



# ANNUAL ACTION PLAN

2014-2015

City of High Point, North Carolina



# **2014-2015 Annual Action Plan**

**CDBG/HOME Programs  
July 1, 2014 -- June 30, 2015**

**Bernita Sims, Mayor**

**Strib Boynton, City Manager**

**City Council Members:**

**Jim Davis, Ward 5, Mayor Pro Tem  
Jeff Golden, Ward 1  
Judy Mendenhall, Ward 3  
Becky Smothers, At-large**

**Britt Moore, At-large  
Foster Douglas, Ward 2  
Jay Wagner, Ward 4  
Jason Ewing, Ward 6**



**Submitted by  
Community Development & Housing Department**

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## **I. Executive Summary**

The City of High Point's 2014-2015 Annual Action Plan, the fifth and final of the 5-year period from FY 2010/11—2014/15, describes activities proposed for funding and implementation during FY 2014-2015. The Action Plan Sets forth a description of proposed activities, establishing goals and objectives for each of them. The Plan is based on the housing and community priority needs as defined in the Consolidated Plan<sup>1</sup> along with anticipated financial resources available to address those needs. The Plan also contains goals and measurable objectives for projects and activities which implement strategies establish in the Consolidated Plan. The 2014-2015 Annual Action Plan complies with regulations issued by the U.S. Department of Housing and Urban Development (HUD) in 1995. HUD requires Entitlement<sup>2</sup> communities such as High Point to consolidate its planning, application and reporting requirements for HUD programs including the Community Development Block Grant (CDBG) and the HOME Investment Partnership Grant programs (HOME). The Action Plan must be prepared each year. It is presented for approval to the City Council and the Citizens Advisory Council. It must be submitted to HUD by May 15, 2014. A final Plan will be made available for review on the City's website, [www.high-point.net/cd](http://www.high-point.net/cd) and in print form at the Community Development and Housing Department's office, 211 S. Hamilton Street, Suite 312, High Point, NC 27261.

## **II. Community Development and Housing Department Overview**

The City of High Point's Community Development and Housing Department (CD&H) is committed to providing the highest level of service and a broad range of opportunities to its customers. Recognizing that neighborhoods cannot be strengthened simply with "sticks and bricks," the Department implements a diverse but coordinated mixture of programs ranging from affordable housing activities to public services to various neighborhood improvement and community capacity-building activities. Additionally, the Department actively seeks funding from other sources such as NC Housing Finance Agency, US DOJ, and the IRS to direct more resources towards low-moderate-income communities.

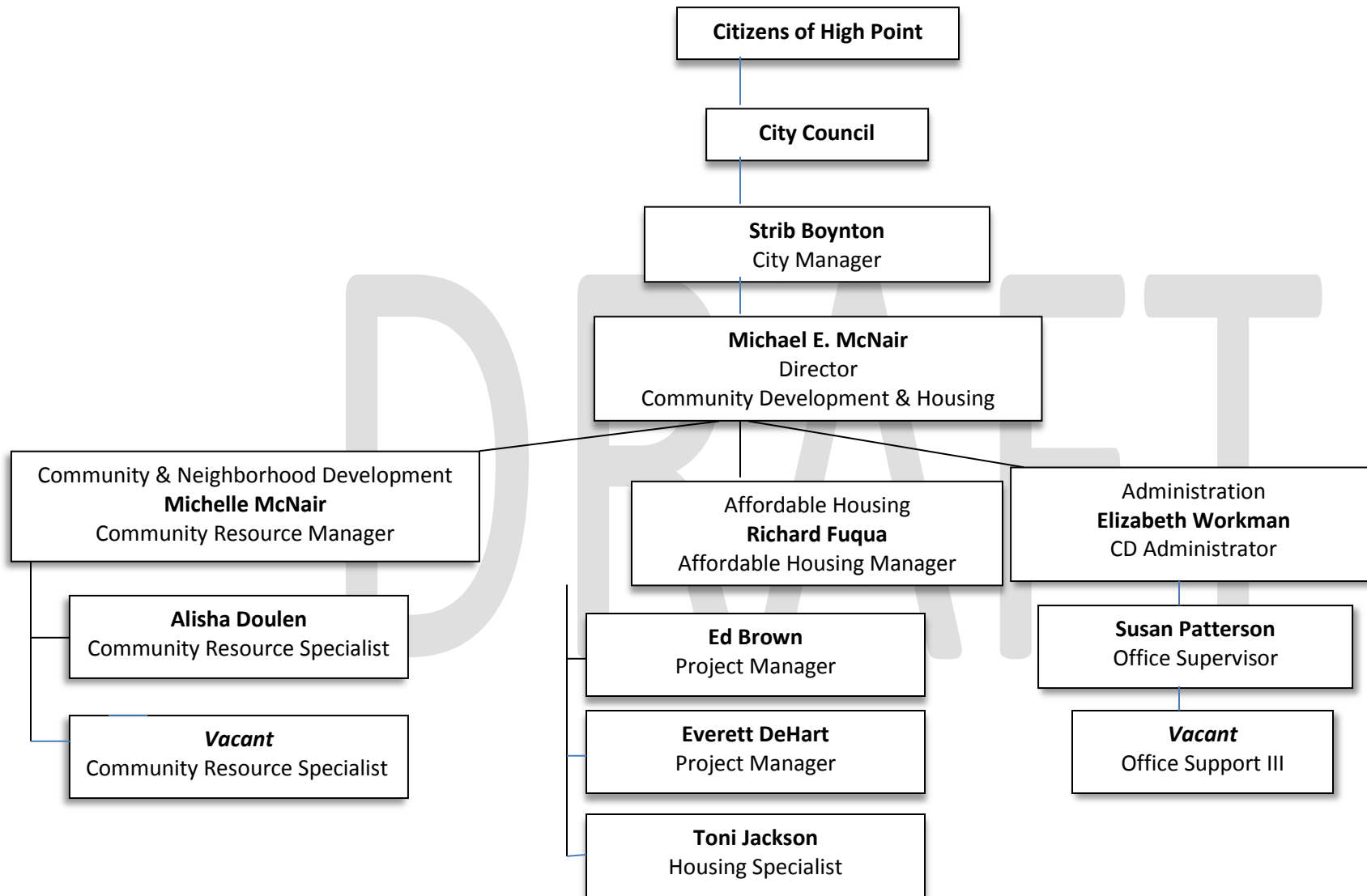
CD&H is responsible for program administration, monitoring, compliance, and evaluation of all programs funded from state and federal sources. It prepares the 5-year Consolidated Plan, the Analysis of Impediments to Fair Housing choice, and the One-Year Action Plan. The Department also manages the citizen participation process; makes program documents available for public inspection/comment; assists the Citizens Advisory Council (CAC); and seeks City Council approval of the Action Plan. Each year the Department prepares a Consolidated Annual Performance and Evaluation Report<sup>3</sup> (CAPER) to inform citizens of the use and impact of community development funds. CD&H staff provide progress reports to the City Manager, the Citizens Advisory Council and City Council. These reports include recommendations on reallocation of funds as appropriate. The Department's organization chart is shown on the following page.

### **Community Development and Housing Organizational Chart**

<sup>1</sup> A five-year plan that describes a community's needs, resources, priorities, and proposed activities to be undertaken with HUD funding, primarily CDBG and HOME program funds. The Consolidated Plan is updated annually.

<sup>2</sup> A city which, based on factors such as its population, age of housing and poverty levels, is entitled to receive CDBG funds directly from HUD.

<sup>3</sup> A CAPER reports how jurisdictions carried out housing and community strategies, projects and activities in the past year.



#### A. Citizens Advisory Council



The Citizens Advisory Council (CAC), a nine-member volunteer entity composed of City residents, plays a key role in the planning process. CAC members are appointed by the Mayor and City Council, and are limited to two consecutive two-year terms. The CAC was established in April 1974 to function as the primary citizen participation mechanism for projects planned and implemented with HUD funds. CD&H is responsible for providing administrative and technical support to the CAC. The CAC meets once a month; all meetings are open to the public. Current members are:

Jerry Mingo, Chair At-large  
Jeffery Sypole, Ward 3  
Scott Niebauer, Ward 6

Jeffrey Golden, Ward 1  
Myra Clodfelter, Ward 4  
Teresa Jones-Echard, At-Large  
Judy Mendenhall, City Council Liaison

Vacant, Ward 2  
Thomas Kak, Ward 5  
Yvonne Short, At-Large

## **B. The Planning Process**

Participation of the general public and of public organizations is extremely important to the development of the Annual Action Plan. To maximize citizen participation, CD&H staff conducts community meetings to discuss the planning process and solicit input. Community meetings are advertised in local newspapers at least 14 days in advance. This year's meeting was held at the YWCA, 112 Gatewood, High Point on March 18<sup>th</sup>. During these meetings, staff reviewed HUD national objectives as well as ongoing Department activities and facilitated a discussion of community needs along with suggestions for improving programs. Meeting with the community gives the Department the best opportunities to interact with residents and receive feedback. Staff regularly attend neighborhood group and association meetings in the Core City throughout the year which build partnerships, maintains meaningful and productive relationships in the community, and enhances the Department's ability to develop responsive, relevant programs.

## **C. Public Hearings**

Two public hearings were conducted on the proposed Action Plan. The Citizens Advisory Council conducted the first public hearing at 6:30 PM on Thursday March 27, 2014 on the third floor of City Hall, 211 South Hamilton Street, High Point. The second public hearing was conducted by City Council during its regularly scheduled meeting on Monday, April 21, 2014 in City Council chambers on the third floor of City Hall, 211 South Hamilton Street.

## **D. Public Notice**

In accordance with HUD regulations, the Community Development and Housing Department published a draft of the proposed 2014-2015 Annual Action Plan for public review and comment for 30 days beginning March 17, and ending April 18, 2014. The proposed plan was available for review at the following locations:

- ✦ City of High Point Parks & Recreation Dept., 136 Northpoint Avenue
- ✦ Community Development & Housing Department, Suite 312, City Hall, 211 S. Hamilton Street
- ✦ Community & Neighborhood Development Center, 201 Fourth Street
- ✦ High Point Public Library
- ✦ High Point Housing Authority, 500 E. Russell Street
- ✦ The City's website: [www.high-point.net/cd](http://www.high-point.net/cd)
- ✦ West End Ministries, 901 English Road
- ✦ YWCA, 112 Gatewood Avenue

The Annual Action Plan describes housing and community development activities proposed by the City for the period between July 1, 2014 and June 30, 2015 using a blend of HOME, CDBG Entitlement, program income, and local funds. The Plan also identifies other activities funded by a Lead Hazard Control grant; Health and Human Services, North Carolina Housing Finance Agency, HUD Section 108; Neighborhood Stabilization Program; US DOJ; the IRS/Volunteer Income Tax Assistance, and Shelter Plus Care. For more information, please call or write: Community Development & Housing Department, City of High Point, PO Box 230, High Point NC, 2721 or visit our website, [www.high-point.net/cd](http://www.high-point.net/cd). The City's meeting facilities are accessible to persons with disabilities. Anyone needing special accommodations may call (336) 883-3298 (voice) or (336) 883-8517 (TDD) to make prior arrangements.

#### **E. Projected Sources of Funding**

The CDBG program was created to plan and implement projects that foster revitalization of eligible communities throughout the United States. High Point is an Entitlement city, eligible to receive an annual CDBG allocation directly from HUD. Title I of the Housing and Community Development Act of 1974, as amended, is the legislation that authorizes the federal government to disburse block grant funds. The primary goal of this legislation is the development of viable urban communities. Program objectives include the provision of decent housing, a suitable living environment and expanded opportunities principally for low to moderate-income individuals and families. The City of High Point has been an Entitlement city for 38 years. CDBG-funded projects and activities must meet one of three broad national objectives; all of High Point's CDBG-funded activities in the Annual Action Plan meet at least one of these national objectives:

1. Benefit low- and moderate-income persons
2. Aid in the prevention and/or elimination of slums or blight
3. Meet community developments needs having a particular urgency

HUD also allocates HOME program funding to assist in implementing affordable housing strategies that address local housing needs. The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use---often in partnership with local nonprofit groups---to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or



providing direct rental assistance to low-income people. HOME is the largest Federal block grant to state and local government designed exclusively to create affordable housing for low-income households.

HOME funds are awarded annually as formula grants to participating jurisdictions or PJs. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements or rental assistance of security deposits. The program was designed to reinforce several important values and principles of community development:

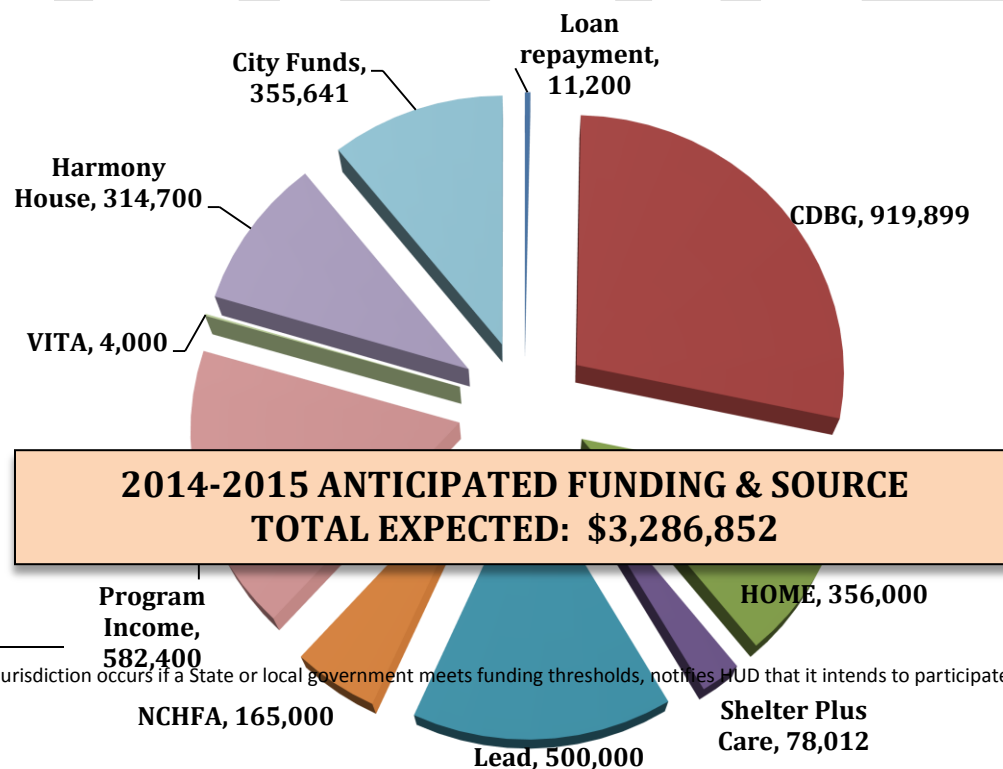
- ✚ HOME's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities
- ✚ HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing
- ✚ HOME's technical assistance activities and set-aside for qualified community-based nonprofit housing groups builds the capacity of these partners
- ✚ HOME's requirement that participating jurisdictions match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing

Grantees must spend their allocations within five years, otherwise funds are subject to recapture by HUD. In the past the City of High Point received its HOME funds allocation as part of a consortium that included the cities of Greensboro and Burlington as well as Alamance and Guilford counties. The City exited the status as a

HUD regulations expected to be identified in the enumerated in the develop a the core goals

The Greensboro Consortium and gained its Participating Jurisdiction<sup>4</sup> in July, 2005.

require the City identify all resources available to implement activities Annual Action Plan. These funds, chart on the next page, will be used to coordinated, comprehensive approach to identified in the Plan.



<sup>4</sup> HUD designation as a Participating Jurisdiction occurs if a State or local government meets funding thresholds, notifies HUD that it intends to participate in the program, and obtains approval by HUD of its Consolidated Plan.

# DRAFT

This graph depicts the fact that CD&H has diverse sources of income: note that other sources comprise more than CDBG and HOME funds. The variety of fund sources also speaks to the diversity of programs used to address other factors that affect peoples' homes in addition to affordability, such as types of housing, safety of the home environment, employment, family and mental health issues.

## **Proposed Use of Funds**

**Affordable Housing:**

A. H. Program Delivery	429,152
CHDO	113,060
CHDO Operating Support	15,000
Urgent Repair	100,000
Homebuyer Assistance/IDA	151,000
Infill Housing Development	223,259
Lead Hazard Control	655,530
Construction Partnership Training	130,000
Section 108 Loan Payment	11,200
Housing Development Lease Purchase/rental	<u>500,000</u>
	<b>2,328,201</b>

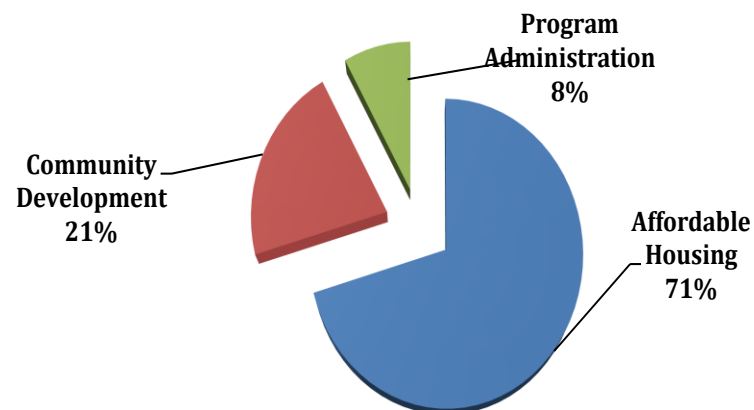
**Community & Neighborhood Development:**

Capacity-building Delivery Costs	223,124
Shelter Plus Care (Continuum of Care)	78,012
VITA	4,000
Harmony House	314,700
Community-Based Initiatives	10,000
Public Service Grants	<u>64,495</u>
	<b>694,331</b>

**Program Administration:**

Program Administration	188,980
Operating Costs/Consulting/Travel & Training	<u>75,540</u>
	<b>264,320</b>

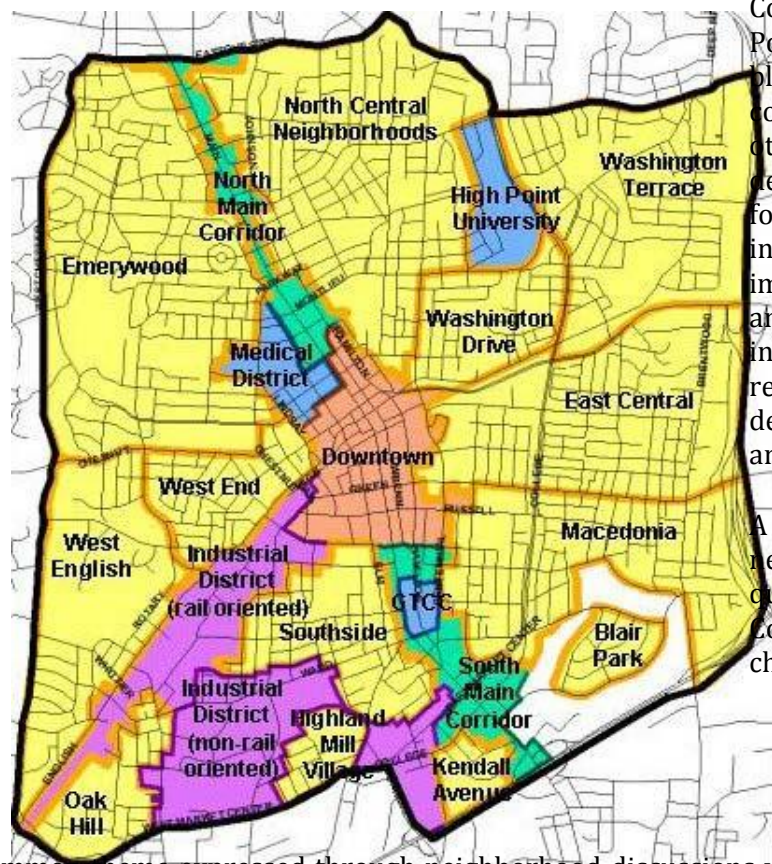
**GRAND TOTAL: \$3,286,852**

**Expenditure Percentages**

The ratio of projected building & development costs to personnel/administrative costs is 5.35 to 1: *for every \$1 spent on Program Administration and salaries, \$5.35 goes into the community.* Housing expenditures are by nature more expensive than Community & Neighborhood Development costs due to the capital-intensive nature of building.

**F. Geographic Priorities and Core City Plan**

The Core City Plan is a major initiative of the High Point City Council. On September 8, 2005, a contract was awarded to the Walker Collaborative to conduct the planning process as well as prepare a Vision and Plan. After the Plan was completed, the Community Growth Vision Statement and Core City Plan were adopted by the High Point City council on February 8, 2007. The Plan's purpose is to provide a clear blueprint for improving the physical, economic and social facets of High Point's central core area: it reflects the collective vision of the community. With adoption of the Plan, other City policies will be adapted for consistency with the plan including zoning, development regulations, and capital improvement projects. In addition to the main focus on the Core City, this project also forged a community-wide vision as a framework into which the Core City Plan and other future plan can fit. As the City moves toward implementation of the Core City Plan, CD&H will continue to re-evaluate its progress and practices to ensure the Department is aligned with Council priorities as articulated in the Plan. The Department will utilize the Plan for guidance on its development, redevelopment and revitalization activities in the City's core area. The Core City area is defined as "downtown and the surrounding neighborhoods, commercial/industrial areas and gateway corridors," illustrated to the left.



A key objective of the Core City Plan is to stabilize and strengthen Core City's neighborhoods by minimizing existing negative conditions while reinforcing positive qualities. The Plan goes further to identify specific improvements in our targeted Core City area. The neighborhoods most commonly have one or more of the following characteristics:

- ✚ Natural or man-made boundaries
- ✚ Legal subdivision
- ✚ Shared development patterns
- ✚ Common economic conditions

A common theme expressed through neighborhood discussions was that the City largely represented a more post-war suburban feel with houses set back and larger front yards. Most homes were constructed over 50 years ago and are now aging, which represents a great need in the Core City environment. Because of this need, the Core City Plan makes a common recommendation throughout: rehabilitate existing homes, and develop appropriate infill housing on vacant parcels. The Core City Plan lays out specific challenges and recommendations for each affected neighborhood. CD&H programs focus on target areas in the heart of Core City.

Due to the concentration of low-to-moderate income households in the heart of Core City, CD&H has historically targeted neighborhoods in that area. Current targeted neighborhoods are Washington Street, East Central, Macedonia, Southside and West End, all of which contain the traditional urban land

uses of residential, commercial and industrial. Significant residential uses exist in the Washington Street, East Central and West End sub-neighborhoods. Commercial uses straddle Main Street and the area's historical business corridor. Industrial uses, primarily textile and furniture manufacturing plants, are sprinkled throughout with concentrations in Southside and Macedonia. Violent crime has historically been pervasive but significant impact has been made by the Police Department's Focused Deterrent Initiative in Southside, West End, East Central and Washington Street. Targeted areas have a large number of vacant lots and boarded up houses that are a blighting influence. In recent years the City has made a concerted effort through housing code enforcement to demolish substandard houses that blight Core City neighborhoods.

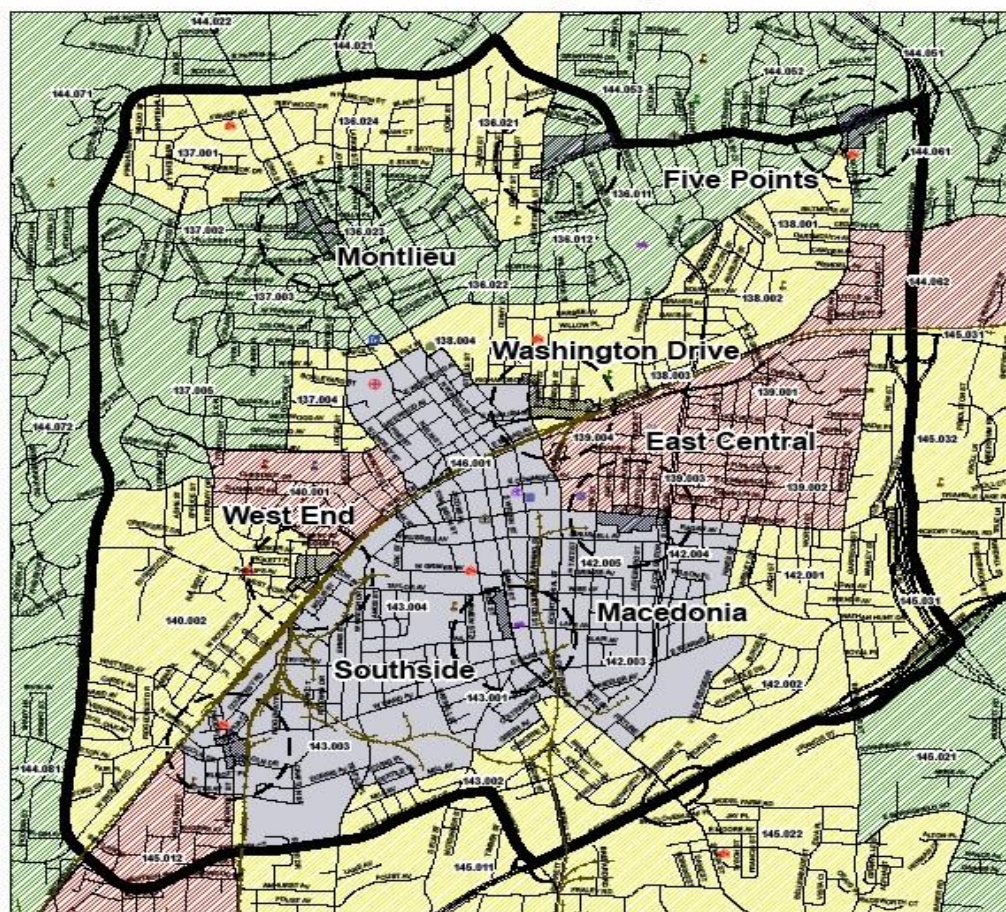
In an effort to facilitate the construction of infill housing in the Core City, the Departments of Planning and Development and Community Development & Housing co-sponsored a text amendment to the City of High Point's development ordinance which establishes a new zoning category known as RS-5, Residential Single Family District. This zoning category is primarily intended to accommodate high-density single family detached dwellings in the Core City where public water and sewer service is required. Overall gross density in RS-5 will typically be 7.0 units per acre or less. This category allows for the construction of homes on lots as small as 5,000 square feet. Utilization of the RS-5 category will require Council approval to rezone all affected properties. The text amendment was unanimously recommended to Council and approved at its regularly scheduled meeting on March 3, 2008. The first application of the RS-5 zoning was in the Southside community. The Graves Avenue area was rezoned to RS-5 as well.

#### **G. Neighborhood Revitalization Strategy Area (NRSA)**

The extreme concentration of low-to-moderate income families in the heart of the Core City qualified High Point to obtain Neighborhood Revitalization Strategy Area designations for specific construction projects. This designation is possible due to HUD's desire to create communities of opportunity in distressed neighborhoods. Entitlement communities such as High Point may define a NRSA that meets the threshold for low/moderate income residents and is primarily residential. Within the NRSA the City receives much greater flexibility in the use of CDBG funds to stimulate the reinvestment of human and economic capital by economically empowering low-income residents. In order to enhance the impact of its community development programs in Core City neighborhoods, the Department successfully submitted an application for NRSA designation from HUD in specific Core City areas. The area submitted to HUD for NRSA approval is shown in grey on the map on the following page.



## Low / Moderate Percentages by Block Group



Legend



Continuing decline, widespread disinvestment in many communities, and the spillover effects in surrounding areas all point to the need for a different approach to rebuilding communities. HUD specifies that at least 70% of households in the NRSA must have low-to-moderate incomes (LMI). This map depicts LMI household percentages in High Point by census block groups.<sup>5</sup> Block groups in red have LMI percentages in excess of 70%; yellow areas have LMI percentages of 50-70%; green has LMI percentages of less than 50%. Clearly the greatest concentration of LMI households is in the heart of the Core City. The NRSA designation will be used to enhance revitalization projects in the Macedonia and Southside communities.

The purple/grey areas show the boundaries of the NRSA in the City of High Point.

One of the census tracts in the Core-city was recently identified as an economically distressed tract by the Center for Urban and Regional Studies<sup>6</sup>

## H. Income Guidelines

<sup>5</sup> A census block group is a subdivision of a census tract and is the smallest geographic unit for which the Census Bureau tabulates 100% data. Many blocks correspond to individual city blocks bounded by streets but blocks, especially in rural areas, may include many square miles and may have non-street boundaries.

<sup>6</sup> *North Carolina's Distressed Urban Tracts: A View of the State's Economically Disadvantage Communities* by William High & Todd Owen, Center for Urban & Regional Studies, UNC Chapel Hill.



HUD is required by law to set income limits in determining eligibility of applicants for assisted housing programs which use HUD funds. The income guidelines provided to High Point reflect incomes for the Greensboro-High Point Combined Statistical Area (CSA)<sup>7</sup>. The table below contains 2014 income limits with breakdowns by family size and income categories for High Point. These guidelines form the basis of eligibility criteria for the City's CDBG- and HOME-funding projects. According to the 2010-2014 Consolidated Plan, High Point families with incomes at or below 30% of the area median income are at the greatest risk for housing problems.

<b>2014 INCOME LIMITS</b>				
<b>PERSONS IN HOUSEHOLD</b>	<b>EXTREMELY LOW INCOME (30% MEDIAN)</b>	<b>VERY LOW INCOME (50% MEDIAN)</b>	<b>LOW INCOME (80% MEDIAN)</b>	<b>AREA MEDIAN INCOME</b>
<b>1</b>	\$11,600	\$19,300	\$30,900	\$38,600
<b>2</b>	\$13,250	\$22,050	\$35,300	\$44,100
<b>3</b>	\$14,900	\$24,800	\$39,700	\$49,600
<b>4</b>	<b>\$16,550</b>	<b>\$27,550</b>	<b>\$44,100</b>	<b>\$55,100</b>
<b>5</b>	\$17,900	\$29,800	\$47,650	\$59,900
<b>6</b>	\$19,200	\$32,000	\$51,200	\$63,900
<b>7</b>	\$20,550	\$34,200	\$54,700	\$68,300
<b>8</b>	\$21,850	\$36,400	\$58,250	\$72,750

These families also have the greatest risk of exposure to lead-based paint hazards. The 2014 Median Family income in High Point is \$55,100. Census median family income (MFI) estimates are updated with county-level Bureau of Labor Statistics earnings data and Census American Community Survey (ACS) state-level MFI estimates or ACS local area MFI estimates. Separate HUD MFI estimates are calculated for all MSAs and nonmetropolitan counties. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median family income estimates for a given area. HUD income limits are calculated for every FMR area with adjustments for family size and for areas with unusually high or low income-to- housing cost relationships. HUD sets income limits to determine eligibility for each Entitlement's program and services. FY 2014-2015 MFI estimates are based on data generated by the census for that community and are updated annually.

## I. Fair Market Rents and Affordable Housing

<sup>7</sup> A Combined Statistical Area (CSA) is a grouping of adjacent metropolitan and/or metropolitan statistical areas (MSAs) in the United States and Puerto Rico. The US Office of Management and Budget (OMB) define combined statistical areas based on social and economic ties measured by commuting patterns between adjacent MSAs. The areas that combine retain their own designations as metropolitan or micropolitan statistical areas within the larger combined statistical area. The primary distinguishing factor between a CSA and an MSA is that the social and economic ties between the individual MSAs within a CSA are at lower levels than between the counties within the MSA.

Fair market rents are set annually by HUD to identify the amount needed to rent modest housing in an area.<sup>8</sup> They are affordability indicators of the general housing market for an area. One way to evaluate rental-housing costs is to compare the Housing Wage<sup>9</sup> to the estimated mean renter wage.<sup>10</sup> According to the National Low Income Housing Coalition, the Fair Market Rent (FMR) for a two bedroom apartment in North Carolina is \$747. To afford this level of rent and utilities---without paying more than 30% of income on housing---a household must earn \$2,491 monthly or \$29,897 annually. Assuming a 40-hour work week, 52 weeks per year or 2080 hours, this translates into a housing wage of \$14.37/hour.<sup>11</sup>

2014 Fair Market Rents (source: HUD)				
Efficiency	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
\$522	\$598	\$709	\$964	\$1,087

Lower income families in High Point have and are driven toward older often not well maintained. Housing quality and affordability are intertwined, with one factor often forcing acceptance of undesirable levels of the other. Low-income families who are unable to afford market rate rents may also be unable to access Section 8 vouchers and often find themselves with housing cost burdens that force choices between paying the rent, paying for utilities, buying food, or paying for health needs/expenses. Often the poor opt to cut back on medicine, resulting in decreased quality of life and ultimately higher health care costs for themselves and the community at large. The inability to pay market rate forces low-income families to seek lower cost and lower quality housing in older homes of Core City neighborhoods. Since Core City neighborhoods have the greatest concentration of older housing and consequently the greatest threat of lead poison contamination, a vicious cycle is put in motion which forces low-income families to accept low quality housing which is all they can afford, exposing them to hazardous living conditions.

### III. Affordable Housing Activities

According to the City's 2010-14 Consolidated Plan, a large percentage of extremely low-income and very low-income households in High Point

<sup>8</sup> Fair market rent also establishes the maximum rent that could be provided for Section 8 recipients.

<sup>9</sup> A term used to describe the average hourly wage needed to rent a two-bedroom dwelling at fair market rent.

<sup>10</sup> Estimated mean renter wage is based on Bureau of Labor Statistics data, adjusted using the ratio of renter to total household income reported in 200 census.

<sup>11</sup> The hourly wage needed to afford, at no more than 30% of gross income, a 2-bedroom apartment at Fair Market Rent.

experience one or more housing problems. Households with housing problems are those households occupying units without a complete kitchen or bathroom, that contain more than one person per room, or that pay more than 30 percent of their income to cover housing expenses. More than one-quarter of all households in our community (at any income level) experience a housing problem, and over one-quarter experience a cost burden of 30 percent or more. Many very low-income and extremely low-income individuals experience severe cost burdens. More than ten percent of all households in High Point experience a cost burden of 50 percent or more, while more than one-half of all extremely low-income households fall into this category. The availability of affordable housing is a local as well as national issue.

Many low-income families in High Point are faced with multiple undesirable choices when seeking housing. They must choose between paying more than they can afford, living in substandard housing, or living in overcrowded housing. These choices have corresponding negative impact in their quality of life. The scarcity of affordable housing in our community is reflected in the extreme concentration of low-income families in older areas of the Core City and in the substantial waiting list maintained by the High Point Housing Authority. Unfortunately, public health records indicate these areas also have the greatest risk for lead based paint hazards and other unhealthy conditions (e.g., asbestos contamination). In response to housing needs identified in the Consolidated Plan, Community Development & Housing's affordable housing strategies are focused in three areas (programs in response to these areas are given below each area):

- ✚ Increasing the supply of safe, sanitary and decent affordable housing (single family and multifamily housing development)
  - Infill development through partnership with non-profit developers (CHDOs)
  - Partnership with multifamily housing developers in support of LIHTC projects (e.g., Admiral Pointe)
  - Neighborhood Stabilization Program (NSP) to acquire and repair vacant foreclosed properties and sell to income-eligible persons
- ✚ Improving the condition of the existing low income housing stock (housing rehabilitation)
  - Lead Hazard Control (remediate lead-based paint hazards)
  - Southside Revitalization
  - Emergency Repair



- ✚ Improving the accessibility to affordable housing (homebuyer education and down payment assistance)
  - Homebuyer Education
  - Down Payment Assistance
  - Individual Development Accounts

#### **A. Community Housing Development Organization (CHDO) Activities**

<b>Budget:</b>	\$113,060
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<b>Activity:</b>	Construction of Affordable Housing
<b>Source:</b>	HOME Investment Partnership Program
<b>National Objective:</b>	Affordable Housing
<b>Eligibility Citation:</b>	24 CFR Part 92.300
<b>Goal:</b>	Provide affordable homeownership opportunities
<b>Objective:</b>	Provide affordable homes
<b>Outcome:</b>	Affordability
<b>Performance Measures:</b>	Number of affordable homes provided

Community Housing Development Organizations (CHDOs) are nonprofit organizations whose purpose is to provide decent and affordable housing for low-to-moderate-income persons. The City is required to set aside at least fifteen percent of its HOME funds for CHDO activities.

Currently the City has two active certified CHDOs: Habitat for Humanity of High Point, Trinity and Archdale; and Unity Builders, Inc. Habitat has contracted to build 17 single family homes in the 1700 block of Graves Avenue, an area directly adjacent to Washington Terrace Park. Habitat has constructed and sold 18 homes in the Graves Avenue area with an additional 6 currently underway. CD&H has contracted with Unity Builders, Inc. to construct 18 single family homes in the Southside community. Unity Builders has constructed and sold 7 single family homes in Southside, and has 2 lease-purchase properties completed with 2 more under construction. The City has received an application from a non-profit affordable housing developer, Nehemiah Community & Empowerment Center, Inc., who is interested in becoming a CHDO.

The City facilitates the development of affordable housing by identifying project sites, property assemblage and gap financing that is used to attract construction financing from local banks. The City also makes available down payment assistance to income-eligible CHDO customers buying houses. Additional CHDO information is available at [www.HabitatHP.org](http://www.HabitatHP.org) and [www.unitybuildersinc.org](http://www.unitybuildersinc.org).

<b>Budget:</b>	\$341,200
<b>Activity:</b>	Rehabilitation
<b>Source:</b>	CDBG (\$176,200) & NC Housing Finance Agency (\$165,000)

## B. Emergency Repair Program



<b>National Objective:</b>	Affordable Housing
<b>Eligibility Citation:</b>	24 CFR Part 570.202 (2)(1)
<b>Goal:</b>	To provide emergency housing rehabilitation for low-to-moderate income homeowners; improve quality of existing LMI housing stock; acquire dilapidated housing for repair and/or demolition; mitigate blight and lead-based paint hazards
<b>Objective:</b>	Provide decent housing
<b>Outcome:</b>	Availability
<b>Performance Measure</b>	40 emergency repairs

Rehabilitation of the City's aging housing stock is an ongoing effort to ensure the continued livability and viability of High Point's limited affordable housing units. Due to continued scarcity of resources, the City is leveraging a portion of emergency repair funds against the Lead Hazard Control Grant (LHC) program to adequately address substandard housing conditions where LHC funding cannot be utilized. Consequently, many emergency repairs are generally performed in conjunction with a lead remediation project though exceptions may be made in extreme cases. Funding from the NC Housing Finance Agency will allow the City to perform emergency repairs on homes, particularly those built after 1978, apart from our LHC efforts. The Emergency Repair Program is designed to provide quick action for elderly homeowners and other homeowners with special needs whose household incomes are below 50% of area median income. Emergency repairs typically complete include the following:

**Roofing:** Roofing repairs made in a timely manner can prevent further loss from damage to the structure, reduce the incidence of childhood lead poisoning, and improve indoor air quality by eliminating moisture intrusion into living spaces.

**HVAC:** Heating, air conditioning and ventilation repairs done in a timely manner can prevent loss of life due to hypothermia, improve indoor air quality, measurably increase the efficiency of outdated equipment, reduce the burden of high utility bills and ensure a greater degree of affordability for strapped homeowners.

**Electrical:** Electrical service upgrades to distribution panels and new wiring when necessary improve safety and allow for additional loads to be added when replacing and modernizing HVAC systems.

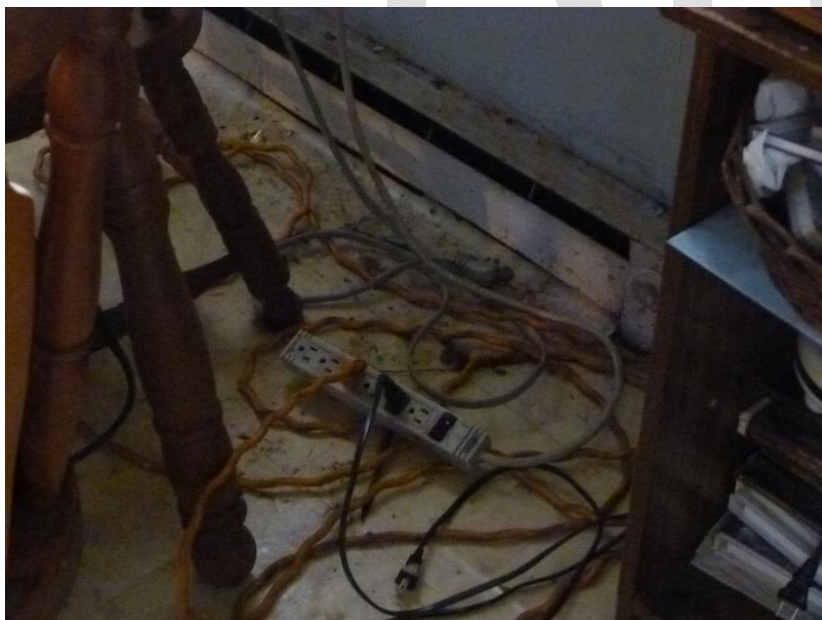
**Plumbing/Sewer:** Hot water heating failures are addressed to meet minimum housing requirements. Additional plumbing modifications and repairs are sometimes needed to repair broken water and sewer lines.

**Collapsing floor systems:** Structural (framing) problems incurred primarily as a result of plumbing failures can have repair costs beyond many homeowners' resources. If it is determined that substantial failure is imminent, repairs will be undertaken.



Since CDBG funds are scarce, the Department closely monitors clients' income and asset eligibility criteria to focus resources on the lowest income groups. The City will continue to act as the owner's representative to ensure repairs are performed properly and customer expectations are met. Project management services include:

- ✚ Intake and qualification of applicants
- ✚ Inspection and assessment of required repairs
- ✚ Preparation of the work write-up
- ✚ Manage bid-letting process
- ✚ Compliance with HUD and local regulations
- ✚ Supervision of work performed and contractor payment



### C. Homebuyer Assistance/Individual Development Accounts





<b>Budget:</b>	\$151,000
<b>Activity:</b>	Homebuyer Assistance
<b>Source:</b>	HOME (\$100,000) & CDBG (\$51,000)
<b>National Objective:</b>	Low & Moderate Income/Affordable Housing
<b>Eligibility Citation:</b>	24 CFR 92.205 (a) (1)
<b>Goal:</b>	Assist LMI families purchase homes
<b>Objective:</b>	Assist LMI families purchase homes
<b>Outcome:</b>	Affordability
<b>Performance Measures:</b>	15 homeowners assisted

#### Homebuyer Assistance 24 CFR 92.205 (a) (1)

Homebuyer Assistance is vital to the Department's goal of providing decent, safe, sanitary and affordable housing. The program provides down payment and closing cost assistance to homebuyers to reduce out-of-pocket costs in the form of a deferred low-interest rate loan. Homebuyer assistance is offered to buyers who purchase homes in the city limits of High Point. Traditionally, assistance is up to \$5,000 that can be used for closing costs and /or lowering the down payment. The Department offers additional incentives in the form of homebuyer assistance in Macedonia up to \$7,500, and assistance up to \$10,000 for targeted properties in the West End community. Down payment assistance in the amount of \$7,500 is also available for targeted properties in the Southside community under a development contract by the City. These assistance packages are designed to attract homebuyers to these neighborhoods.

Basic program requirements include:

- ✚ Completing an 8-hour Homebuyer Education class offered by a HUD-approved Housing Counseling Agency sponsored by CD&H
- ✚ Obtaining a loan to purchase the house from a participating lender
- ✚ Meeting income eligibility requirements established for the program
- ✚ Purchasing a home within High Point city limits
- ✚ Post-purchase counseling consisting of two 2-hours individual counseling sessions in the first 12 months of ownership
- ✚ A minimum cash investment of \$500 toward the home purchase

Homebuyers meeting these basic program requirements are assisted during the homebuyer process by various professionals who demonstrate an interest in ensuring first-time homebuyers receive decent, safe, sanitary and affordable housing.

In Section 92.254(a)(2)(iii) of the Final Rule published on July 24, 2013, HUD established new homeownership value limits for HOME Participating Jurisdictions or PJs. These new limits apply to homeownership housing to which HOME funds are committed on or after August 23, 2013, and remain in effect until HUD issues new limits.

✦ **Newly Constructed Housing** The new HOME homeownership value limits for newly constructed HOME units is 95% of the median purchase price for the area based on Federal Housing Administration (FHA) single family mortgage program data for newly constructed housing. Nationwide, HUD has established a minimum limit based on 95% of the U.S. median purchase price for new construction for non-metropolitan areas. This figure is determined by the U. S. Census Bureau. HUD has used the greater of these two figures as their HOME homeownership value limit for newly constructed housing in each area. For the Greensboro-High Point metro area, the maximum homeownership value for newly constructed housing is \$195,000 for FY 2014.

✦ **Existing Housing** The new HOME homeownership value limits for existing HOME units is 95% of the median purchase price for the area based on FHA single family mortgage program data for existing housing and other appropriate data available nationwide for sale of existing housing in standard condition. Nationwide, HUD has established a minimum limit based on 95% of the statewide non-metropolitan area median purchase price using this data. HUD used the greater of these two figures as their HOME ownership value limit for existing housing in each area. For the Greensboro-High Point Metro Area, the maximum homeownership value for existing housing is \$138,000 for FY 2014.

#### Homebuyer Education Eligibility 24CFR 570-201(k)

Homebuyer education workshops use a HUD-approved curriculum, Neighborworks' Realizing the American Dream of Homeownership<sup>12</sup>

Workshops are offered monthly at rotating locations throughout High Point to assist first-time homebuyers with the process. Locations include Southside, Morehead, and Oakview Recreation Centers; Greater First United Baptist Church, and the Community & Neighborhood Development Center. A HUD-approved housing counseling agency partners with the City to offer this training. Classes are free, 8 hours in length, with all participants receiving a certificate when completed. Topics covered include a homeownership overview, financing, budgeting, saving and credit counseling, working with real estate professionals, predatory lending, fair housing, home maintenance, and foreclosure prevention.

#### Lender Participation

To extend partnerships and enhance homeownership, the City has partnered with local lenders to help homebuyers obtain an affordable mortgage. The Department conducts free lender certification workshops for mortgage providers to become Participating Lenders for the Down Payment and closing Costs Assistance Program. These certifications provide a common groundwork to help streamline the application process<sup>13</sup> and facilitate the access of low-to-moderate income families to affordable mortgages. Participating lenders agree to non-predatory mortgage practices for households receiving down payment assistance from the City. In accordance with guidelines established by the Community Reinvestment Association of North Carolina (CRA-NC<sup>14</sup>) The CD&H website maintains a list of Participating Lenders, local real estate agents who take the training and dedicate time and effort to assisting low-to-moderate-income homebuyers obtain fair, decent and affordable housing.

#### Individual Development Accounts

Individual Development Accounts, or IDAs, are part of an asset-building strategy that concentrates on building family security by improving long-term

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<sup>12</sup> Realizing the American Dream Trainer's manual, 4<sup>th</sup> edition and its complementing Homebuyer's Manual are the definitive resources for homebuyer training/education. Updated in 2009, both manuals are available in English, Spanish, Mandarin Chinese and Vietnamese and cover the entire homeownership process organized in 6 modules in a format that de-mystifies the complexities of home-buying. New features in the 4<sup>th</sup> edition include more photos and graphics with many useful "green" tips and the latest information of changes in credit and mortgage financing as well as participatory activities, worksheets and a CD PowerPoint presentation for each module.

<sup>13</sup> Since participating lenders agree to submit down payment and closing costs assistance packages to the Department, prospective homebuyers only have to fill out one application for approval.

<sup>14</sup> CRA-NC's mission is to promote and protect community wealth, advocating for change in lending practices to promote wealth-building for underserved communities and an end to predatory lending practices that strip wealth.

economic well-being and emphasizing beneficial behaviors rather than merely offering temporary assistance.<sup>15</sup> The homebuyer makes a contribution to their IDA account that is then matched up to \$2000 with private and/or public resources. IDAs can be used to reward the monthly savings of working-poor families who are building towards purchasing an asset, most commonly buying their first home, paying for post-secondary education, or starting a small business. The City's focus with the IDA program is on homeownership. IDAs are savings accounts established in the homebuyer's name, held at local financial institutions, and usually managed by a community organization. CD&H records indicate that most graduates of the Homebuyer Education Program have not purchased a home over the last five years, indicating that additional financial training is needed to help potential low-to-moderate income homebuyers in High Point. To improve opportunities for homeownership, the City will partner with Guilford County Homeownership Center to continue an IDA program specifically for High Point. Monthly classes will complement required one-on-one sessions to effectively assist participants in reaching their homeownership goals. There will be two classes, six months apart, during a year. Financial literacy classes will be held at the High Point Library, targeting potential homebuyers who have attended the homebuyer education classes but who also realize the need for additional training and assistance in financial management.

<b>Budget:</b>	\$223,259
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In response to higher lending standards as a result of the economic downturn, the Department determined that the IDA Program needs to sharpen its focus on spending patterns, the ability to maintain a monthly budget, the ability to save money monthly, and establishment of an emergency fund to enhance a homebuyer's ability to obtain a home loan. The habit of saving and planning for unexpected events is imperative to the future success of IDA graduates. In an effort to allow for other innovative housing opportunities, GCHC along with CD&H will partner homes acquired through the Neighborhood Stabilization Program and HOME funds with potential homebuyers who receive education through IDA. Families participating in the Lease Purchase Program facilitated by CHDO Unity Builders have also been identified as IDA participants. The IDA program provides these families with the tools necessary to become mortgage-ready by the end of the lease.



#### D. Infill Housing

<sup>15</sup> According to the NC Housing Coalition, the idea for IDAs was created by Michael Sherraden in his 1992 book, *Assets and the Poor*. It was further advanced by the Corporation for Enterprise Development in the mid-1990s. One half of all Americans own less than \$1,000 in net financial assets, and one third of American children grow up in households with zero or negative financial assets.


High Point City Council has maintained a commitment to build affordable housing through the annual appropriation of \$120,000 in general fund resources. These funds are used to acquire strategically located properties and preparing them for redevelopment by affordable housing producers. CD&H will continue to utilize those funds to acquire properties in Core-City neighborhoods such as Southside, Graves Avenue, Macedonia and West End areas for the development of affordable housing and to alleviate slum and blight. In light of community concerns voiced by Council regarding abandoned properties and dilapidated housing, CD&H will also be prepared to utilize infill development funds to assist in the land-banking of Core-City properties prioritized by Council.

<b>Activity:</b>	Property Acquisition
<b>Source:</b>	General Fund
<b>Budget:</b>	\$500,000
<b>National Objective:</b>	Affordable Housing
<b>Activity:</b>	Housing Development
<b>Goal:</b>	Encourage Core City housing development
<b>Source:</b>	HOME
<b>National Objective:</b>	To mitigate blight
<b>Objective:</b>	Affordable housing
<b>Eligibility Criteria:</b>	Construction of new affordable housing
<b>Outcome:</b>	24 CFR Part 92.205 (a) (1)
<b>Goal:</b>	Affordability
<b>Performance Measures:</b>	Construction/Acquisition of affordable housing
<b>Objective:</b>	20 properties
	Provide decent housing/suitable living environment
<b>Outcome:</b>	Availability
<b>Performance Measures:</b>	4 Units

#### E. Other Housing Construction



It is anticipated that a significant amount of program income will be earned from the sale City-financed lease-purchase properties located on Mobile Street, constructed by Unity Builders, Inc. CD&H proposes to utilize these funds along with a portion of the current year's allocation to perform the following activities, individually or in combination:

-  Purchase and/or build housing units to be used in the City's lease-purchase program



- ✚ Build rental duplexes adjacent to Park Terrace Apartments that will be owned by the City and potentially managed by the Housing Authority or other local private property management businesses. The White Oak area is another possibility and/or other sites prioritized by Council.
- ✚ Acquire foreclosed properties that will be repaired and sold via the lease-purchase program to income-eligible homebuyers.

The building shown in the photo above shows a model currently being used by the High Point Housing Authority.

#### IV. Community and Neighborhood Development (CNDD)

The Community & Neighborhood Development Division (CNDD) is charged with developing and implementing the Department's non-housing strategies to implement community capacity development activities that promote stronger neighborhoods. The Division will continue to focus on community-building activities such as leadership development, youth development, GED classes, computer classes, Volunteer Income Assistance Services (VITA) and homelessness. Special emphasis will be on replacing computers in the computer lab and youth development. The Division partners with various organizations to enhance services to low/mod neighborhoods, homeless individuals and coordinates community programs. CNDD activities include providing neighborhood capacity building opportunities; helping residents acquire needed skills; enhancing public services; providing resource coordination for residents; assisting in homelessness reduction activities;

<b>Budget:</b>	\$223,124
<b>Source:</b>	CDBG (\$155,742) & General Fund (\$67,382)
<b>National Objective:</b>	Low-to-moderate income area
<b>Eligibility Citation:</b>	570.210 (o)(p)
<b>Goal:</b>	Facilitate Capacity-building activities for community-based organizations
<b>Objective:</b>	Conduct 12 capacity-building activities by June 30, 2015 (Suitable Living Environment)
<b>Projected Outcome:</b>	Sustainability
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Census Tracts to be served: 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146.

and assisting residents in preparing yearly income taxes.

The Division will still continue responsibility for managing CDBG and CBI funds (Public Service Grants), the Continuum of Care (Special Needs Assistance Program, formerly Shelter Plus Care) funds for chronic homeless individuals and Supervised Visitation Program for Women of Domestic Violence. The CNDD budget includes program delivery costs necessary to implement community and neighborhood development



activities. The computer lab will continue to provide computer service for public use. The computers are also used in the Volunteer Income Tax Assistance (VITA) program. CNDD will continue to partner with Guilford Technical Community College to provide GED classes to individuals who have not completed their high school degree. Capacity-building and technical support for neighborhood associations still remains one of the most important services provided by CNDD. CNDD support of the Neighborhood Leaders Council (which consists of ten neighborhoods) will continue to allow them to discuss issues of concern related to each neighborhood and the City as a whole. Members learn about local government, address crime issues in their areas, create strategies for youth development, organize around citywide issues and develop a plan of action as a group. The Neighborhood Leader's Council will focus on Transportation, Youth Development, Boarded up Houses, Neighborhood Clean ups and Recruiting New Members for their associations.

CNDD will continue to focus on strengthening neighborhoods and will transfer the Special Needs Assistance Program to the Housing Authority or other entity as appropriate. This will allow the SPC clients the opportunities for permanent housing. Coordinating multiple programs from HUD at one location allows the Division to optimize effectiveness to the benefit of low to moderate-income neighborhoods. The Division is responsible for providing technical and analytical support to the Citizen's Advisory Council as well as the Neighborhood Leader's Council. The CNDD Center is located at 201 Fourth Street. The facility contains a 12-station computer center, two conference rooms, staff offices, a greeting area, and kitchen facilities.

## **B. Neighborhood Associations**

### **Burns Hill Neighborhood Association**

The Burns Hill Neighborhood Association continues to be actively involved in issues of crime, neighborhood activities, increasing membership, neighborhood beautification and youth development. Their plan for the year includes:

- Increase membership (face book, personal contact, contact members who has stop and advertising)
- Better participation in Great American Cleanup in the Spring and Clean Sweep America Fall (residents, landlords, churches, organizations)
- Improve relationship with landlords (sending out letters, invitation to meeting and in neighborhood activities)
- Commitment Community Award Dinner
- National Night Out participation (Back-To-School celebration for the youths, providing free supplies)
- Survey of blighted houses and present information to City Council (walking the in neighborhood to complete survey)
- Improve financial status (fundraising)

### **Cedrow Residents' Association**

Cedrow Residents' Association are continually involved in neighborhood issues and activities. Their plan for this year includes:



planned  
attending  
Cleanup  
involving  
school





- Monthly Newsletter
- Youth Programs
- Send Out Community Connection Letters of Concern

### **Five Points Neighborhood Association**

The Five Points Neighborhood Association will focus on re-organization and membership. Their plan for this year includes:

- Recruiting new members both residents and businesses
- Forge partnerships with businesses interested in getting involved in the neighborhood
- To become more involved with the youth
- To establish friendship with the older citizens (addressing their needs and concerns)



### **Highland Mills Neighborhood Association**

Highland Mills Neighborhood Association will continue to increase their awareness of activities & events in their neighborhood. Their plan for this year includes:

- Identify a leader for the association
- Continue to partner with the High Point Police Department to address crime issues
- Beautify and clean up the neighborhood

### **Macedonia Neighborhood Association**

The Macedonia Neighborhood Association will focus on increasing membership. They will continue to partner with Macedonia Family Resource Center and assist programs to address needs of residents living in the neighborhood. Their plan for year includes:

- Increase membership (bring 1 or 2 members to each meeting).
- Select members to hold offices.
- Increase resident participation and commitment.
- Increase awareness concerning the association, resource center and neighborhood.
- Increase youth participation.
- Encourage residents to improve the appearance of the neighborhood.



with  
this

### **Oakview Citizens' Council**



Oakview Citizen's Council overall goal is to continue to get community members involved in their neighborhood and increase awareness of issues concerning the neighborhood. Their plans this year includes:

- Recruiting new members in areas where there has been an increase in crime and little representation.
- Improve National Night Out
- Continued efforts on crime
- Do more to make a difference in the neighborhood

### **Pershing Street Neighborhood Watch**

The Pershing Street Neighborhood Watch continues to focus on crime and safety issues. The residents are actively involved in improving the quality of life in the neighborhood. Their plan for this year includes:

- Invite speakers to present at the meetings
- Door Knocking Campaign to increase membership
- National Night Activities
- Neighborhood Watch Christmas Dinner

### **Southside Neighborhood Association**

The Southside Neighborhood Association is excited about trying to recruit new their association. They will continue to partner with Family Service of the Fairview Street School, Boys & Girls Club and High Point Parks & Recreation to National Family Night. Their plan for this year includes:

- Neighborhood Garden Planting Dates
- Door Knocking in the Neighborhood to increase membership
- Neighborhood Spring Clean-Up
- Youth participation
- National Night Out Activities
- Partner with Family Service of the Piedmont with 'National Family Night'
- Holiday Celebration with Neighborhood Residents



members to  
Piedmont,  
celebrate

### **Washington Street Neighborhood Association**

The Washington Street Neighborhood Association will work diligently with local businesses, the City of High Point Police Department, Community & Neighborhood Development Division, and area Churches to assist in eliminating crime, drugs and theft with the area. Their plan for this year includes:

- Spring Neighborhood Cleanup
- Neighborhood Garden
- National Night Out

- Fall Neighborhood Cleanup
- Washington Street Fall Festival

### **West End Neighborhood Association**

The West End Neighborhood Association and West End Ministries will try to help people who live and work in West End by making the neighborhood the best that it can be. Their plan for this year includes:

- Increased involvement and recruitment of community members
- National Night Out
- Youth activities
- Neighborhood projects
- Hold elections
- Continue to increase safety and awareness, especially for our elderly and youth

### **B. Public Service Grants**



**Budget:** \$64,495  
**Activity:** CDBG Public Service Subrecipient  
**Source:** CDBG  
**National Objective:** LMI clientele  
**Eligibility Citation:** 570.201(e); 570.208(a)(1) and 570.208(a)(2)  
**Goal:** Provide public services to benefit LMI residents  
**Objective:** Suitable Living Environment  
**Outcome:** Sustainability  
**Public Service Access:** Improved  
**Performance Measures:** Projected Census Tracts to be served 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146

The City of High Point annually sets aside a portion of its CDBG entitlement to fund public service activities provided by local community based organizations and non-profits for the benefit of low to moderate-income residents. Eligible activities include labor, supplies and materials, employment, crime prevention, child-care; health; drug abuse; education; fair housing counseling; and energy conservation. The funds are allocated through a competitive process and the Citizens Advisory Council (CAC) reviews all applications and makes recommendations to the City Council. A total of twelve applications were submitted for funding. The CAC reviewed applications on February 27<sup>th</sup> and sent recommendations to City Council in April.

### Caring Services, Inc.



Caring Services, Inc. is a program of hope to individuals and families whose lives have become unmanageable because of chemical dependence. We are a therapeutic community offering a holistic continuum of care to individuals who are ready to make a commitment to their recovery from mood altering substances. Reunited Love is designed to assist in reestablishment of family relationships between the non-custodial parent enrolled in our program and their children. Six substance abuse prevention workshops, parenting-focused education sessions on re-establishing parent/child bonds and a weekend retreat will be provided. Education will include information on the principles of Alotot & Alateen; other activities will provide opportunities for children and parents to work and play together.

<b>Budget:</b>	\$6,750
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Affordability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 30 households

### Family Service of the Piedmont



Family Service of the Piedmont is the largest private nonprofit agency serving children and families in Guilford County, serving approximately 24,000 people each year through its four divisions: Victim Services, Family Support Services, Consumer Credit Counseling Service, and Family Counseling Services. Funds are requested for Fairview Youth Enrichment Programs/National Family Week Event, an afterschool/summer program emphasizing social, emotional and

<b>Budget:</b>	\$4,000
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)(b)
<b>Goal:</b>	Provide shelter for homeless families in High Point
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 50 families

cognitive growth in a safe, positive haven. The program emphasizes the character development traits of Guilford County Schools as well as instilling social and community responsibility. Activities include tutoring, computer time, arts/crafts, gardening and nutritional education.

### Helping Hands Ministry



Helping Hands is a well-established Community Emergency Assistance Program that has served the High Point area since 1996. The program provides food assistance, emergency rent and utilities. They are a partner agency of the Community Resource Network (CRN) of High Point which includes Open Door Ministries, Salvation Army, West End Ministries and others. Funds requested will be used for a one-on-one case management program called empowered Life, providing a bridge from substance dependency to long term solutions through interaction, goal-setting, advocacy and encouragement.

<b>Budget:</b>	\$5,400
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide 100 individuals
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Sustainability
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 100

### High Point Housing Authority



The High Point Housing Authority mission is to provide eligible families and individuals with adequate housing advancement and homeownership opportunities –in a safe, drug free suitable living environment without discrimination. This project, Family Self-Sufficiency Occupational Training Project will use funds for specific job training courses, a major step toward achieving employment leading to economic self-reliance through QuickJobs or a continuing educational program. Funds will pay for specific job training courses for 9 participants.

<b>Budget:</b>	\$4,500
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide 10 homeownership opportunities
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Sustainability
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 9



## Mary's House, Inc.



Mary's House, Inc. is a fully licensed therapeutic agency that provides transitional and permanent housing, life skills, training and a supportive community for homeless women in recovery from substance abuse. The program is one of few in the United States that allows women to raise their children while in treatment for addiction issues. The project, ***Homeless Mothers in Recovery*** is an expansion project that will provide six permanent housing vouchers for homeless, recovering mothers to be united with their children. CDBG funds will be used for office supplies, office space, vehicle fuel, bus passes, storage space for supplies and a partial case manager salary to operate Mary's Home-High Point.

<b>Budget:</b>	\$2,000
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide permanent housing for homeless recovering Mothers and their children
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 6

## New Beginnings Full Gospel Ministries

This church is in the Washington Street area and a long-time member of the Washington Street Neighborhood Association (WSNA). With the church's support, the WSNA will plan and implement a back-to-school event in the new park on Washington Street. The event will feature music, a storyteller and structured play after which children will receive back-to-school supplies.

<b>Budget:</b>	\$2,625
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide back-to-school supplies
<b>Objective:</b>	Suitable living environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served

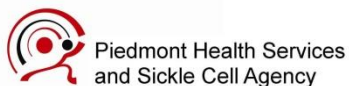


## Redeeming Love Word Ministries

RLWM is a faith-based organization serving High Point for over 6 years dedicated to providing support for a variety of community improvement activities. This project, *Girls Only... "If I only knew"* focuses on preteen and teen girls' issues and behaviors, helping them resist negative social pressures and risk-laden conduct and equips them with skills necessary to handle media and social pressure to grow up too fast without proper self-understanding.

<b>Budget:</b>	\$1,800
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide training for pre-teen girls
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 200

## Piedmont Health Service and Sickle Cell Agency



Piedmont Health Services  
and Sickle Cell Agency

Piedmont Health Services and Sickle Cell Agency (PHSSCA) is a 42-year old community-based, minority health organization that is comprised of three divisions, Sickle Cell Services Division, HIV/AIDS Prevention Division and Wellness Division. The mission of PHSSCA is to provide outreach, education, screening and case management for people with high-risk health problems. The project, *Help Me Get a Job Day* will target 200 low income individuals 16 and older in the Core City of High Point area for 2 job fairs. Those targeted will be those with the greatest obstacles to employment such as criminal records, those with HIV, who are homeless, and other unusual difficulties.

<b>Budget:</b>	\$5,000
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide two job fairs
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 200

## Reading Connections, Inc.



Reading Connections is the primary provider of 1-to-1 tutoring and small group literacy classes for adult students in Guilford County. They provide literacy education to improve knowledge, skills and abilities that enable them to accomplish real-life goals, including enhanced employability and improved quality of life. This project, High Point Adult Literacy Services, will provide basic literacy instruction to 350 participants.

<b>Budget:</b>	\$5,000
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide basic literacy instruction
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 350

## Salvation Army of High Point



The Salvation Army of High Point serves homeless single women and families by providing shelter, case management, food and life skills developmental classes, rent and clothing. There are major cornerstones that will be addressed with each resident through case management, financial security, stable housing, medical and mental wellness. Requested funds will be used to renovate the bathroom, providing bath and shower facilities and a changing table in the residential shelter program.

<b>Budget:</b>	\$9,845
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)
<b>Goal:</b>	Provide suitable shelter/renovate bathroom
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Affordability
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 24

## YWCA of High Point



The High Point YWCA is dedicated to eliminating racism and empowering women and promoting peace, justice, freedom and dignity for all. This project, Making Proud Choices, is an evidence-based safer-sex approach to teen pregnancy, STDs and HIV prevention curriculum that will be used for middle and high school youth.

<b>Budget:</b>	8,750
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)(b)
<b>Goal:</b>	
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 80 youth

## Macedonia Family Resource Center



Macedonia Family Resource Center is in its 11<sup>th</sup> year of providing services to the Macedonia community: computer classes, cooking, dance, life-skills, music/voice lessons, Little League and Pony league baseball, and math/science summer camp. Funds requested will host a 5K health Walk/Run. Several sessions will be offered to race participants before the race on topics such as healthy eating, healthy cooking on a budget, and the importance of being physically fit. Health professional agencies will be invited to set up booths on the day of the race for information and screening.

<b>Budget:</b>	\$8,850
<b>Activity:</b>	CDBG Public Service Subrecipient
<b>Source:</b>	CDBG
<b>National Objective:</b>	LMI clientele
<b>Eligibility Citation:</b>	570.201(e); 570.208(a)(1) and 570.208(a)(2)(b)
<b>Goal:</b>	
<b>Objective:</b>	Suitable Living Environment
<b>Outcome:</b>	Availability/Accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected number to be served: 80 youth

### C. Community Based Initiatives

<b>Budget:</b>	\$10,000
<b>Activity:</b>	CBI Public Service
<b>Source:</b>	CDBG
<b>National Objective:</b>	Low-to-moderate income clientele (LMI)
<b>Eligibility Citation:</b>	570.201(e); 570.208(1)(1) & (a) (2)
<b>Goal:</b>	Assist at least 10 neighborhoods
<b>Objective:</b>	Sustainability
<b>Outcome:</b>	Availability/accessibility
<b>Public Service Access:</b>	Improved
<b>Performance Measures:</b>	Projected Census Tracts to be served 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, and 146

The City may assign a portion of its CDBG entitlement to fund the Community Based Initiative (CBI) for public service activities provided by neighborhoods and/or local community based organizations for the benefit of low to moderate-income residents. Organizations are not required to have a 501 3(c) status. Eligible projects can use CBI funds as seed money for the purchase of supplies, materials, goods and services directly related to the implementation of the project. The project must provide matching resources in dollars, in-kind contributions, or volunteerism that equals or exceeds 25% of the grant amount requested. All activities must be implemented within the city limits of High Point, involve neighborhood people in the identification, planning or execution of the proposed activity.

The application process will begin in March/April timeframe. The Citizen Advisory Council (CAC) will review the applications in May/June and recommendations will be send to the City Council in April for approval.

The CAC will select at least ten (10) neighborhoods and/or local community based organization improvement projects to be completed by June 30, 2015.

### D. Reducing Homelessness Partners Ending Homeless ([www.partnersendinghomelessness.org](http://www.partnersendinghomelessness.org).)





**Mission:** Partners Ending Homelessness (PEH) works to encourage public understanding of the causes and conditions of homelessness and lead a strong and stable system of care for individuals and families to reduce homelessness in Guilford County.

**Strategy:** Partners Ending Homelessness focuses on generating housing, strengthening prevention and supportive service efforts, and increasing coordination, collaboration and access through the Continuum of Care (CoC) in our community.

Partners Ending Homelessness seeks to:

- ✚ Engage existing and new partners to unite stakeholders' voices and achieve a shared vision of ending homelessness
- ✚ Develop greater visibility of and support for PEH efforts to end homelessness
- ✚ Advocate for strong policies that address root causes of homelessness, and initiatives that strengthen current system of care
- ✚ Provide technical assistance and training to homeless service delivery agencies
- ✚ Develop and implement strategies and best practices to end homelessness, inclusive of Guilford County's 10-Year Plan to End Chronic Homelessness and the five objectives identified by HUD
- ✚ Consolidate efforts to increase resources for ending homelessness in Guilford County ensuring that all areas of need are being addressed
- ✚ Evaluate efforts toward ending homelessness overseeing the collection, use and security of data to determine the effectiveness of outcomes, and make adjustments in strategies to improve outcomes

Partners Ending Homelessness is the planning & coordinating organization for homeless service delivery in our CoC. PEH implements, evaluates & updates Guilford County's Strategic Plan to End Homelessness. PEH is a groundbreaking, collaborative partnership of over 80 community partners that work to generate housing, strengthen prevention & supportive services, & increase coordination, collaboration & access through the community's continuum of care. Partners Ending Homelessness

- ✚ CONNECTS with individuals & organizations to enhance awareness of & increase access to our system of care.
- ✚ SUPPORTS the development of an effective service system by functioning as the hub for information sharing & training
- ✚ RESTORES lives in our community by securing & administering major funding with continuous oversight of services and resources. PEH believes that through strong partnerships and a coordinated effort on the part of businesses, social service agencies, the faith community, & all citizens, we will be a community that ends homelessness

**Current Work:** Over the next 12 months, the CoC will pursue several efforts to increase transitional housing (TH) exits to permanent housing (PH).

1. A few TH programs in the CoC are interested in converting to PH programs and have expressed interest in pursuing reallocation and restructuring in the next 12 months.

2. Many TH applicants, like Greensboro Urban Ministry, Servant Center, and Open Door Ministries have either partnered individually with PEH to team up with CHDOs and other affordable housing builders (Affordable Housing Management Inc. as an example) to discuss expansion of programs to include PH. In fact Servant Center opened another 9-bedroom unit near their TH program specifically their clients to move into while still accessing medical and other services provided by the program.

3. There is a statewide funding opportunity through the NC Housing Finance agency to access funding for new PSH units. Our CoC will submit at least one application to the program in early 2013.

Income increases the exit rate of TH participants to PH. In 2011, 47% of homeless persons reported unemployment/ underemployment as the reason for their homelessness. Thus, PEH is strategically targeting employment programs (Goodwill, Welfare Reform liaison project, JobLink) to meet with CoC agencies and work toward ways of integrating individuals they serve into those programs. PEH and ESG recipients will expand the capacity of the RRH team (funding, technical assistance, & coordination). Lastly, our CoC will apply for HUD bonus project each year, & agencies will apply to NCHFA each year to access PSH dollars. As part of the CoC strategic plan, PEH will lead the work of the Housing section (See attached.). Highlights of the plan include: increasing supply of supportive housing; increasing SOAR access; aligning local homeless funding into goals and funding objectives supported by the CoC; & increasing collaborations & coordination among all levels of housing entities.

Our CoC is beginning to implement its Coordinated Assessment System pilot project via our ESG program's CoC-Wide Rapid Rehousing Team. The CoC has developed a common assessment tool and a coordinated "map" showing which providers will focus on which sub-populations. Partners Ending Homelessness (PEH), the CoC's Collaborative Applicant, currently is finalizing state and city contracts for ESG dollars and waiting to begin this process. Additionally, PEH has contracted with a consultant to expand and assist in the holistic development of the Coordinated Assessment Program and data usage for the entire CoC

V. General Program Administration

Budget:	\$264,320
Activity:	Administration
Source:	HOME, CDBG and General Funds
National Objective:	N/A



or  
  
just  
for

**Eligibility Citation:** 24 CFR 92.206, 570.200 (a) (3) (i)

Administrative costs that are necessary for program planning and management of the CDBG and HOME programs are charged to program administration. CD&H is responsible for ensuring program implementation in compliance with national objectives of both programs as well as adherence to state and local requirements. Reasonable administrative and planning costs include, but are not limited to:

- Preparation of the Consolidated Plan & Assessment of Fair Housing
- General management, oversight and coordination
- Salaries, wages and related costs of the participating jurisdiction's staff
- Monitoring progress and compliance with program requirements
- Preparing reports and other documents related for submission to HUD
- Coordination of audit and monitoring findings resolutions
- Evaluation of program results against stated objectives
- Travel costs incurred for official business in carrying out the program
- Administrative services performed under third party contracts or agreements
- Capacity building and training activities for staff and non-profits
- Fair housing and activities to affirmatively further fair housing

HUD regulations permit the City to use up to twenty percent of the CDBG grant and up to ten percent of its HOME grant for reasonable administrative and planning costs.

**A. HOME Matching Requirements**

Generally, jurisdictions participating in the HOME program are required to make contributions or match to housing that qualifies as affordable housing. During a fiscal year, match must total not less than 25 percent of the HOME funds drawn from the jurisdiction's HOME Investment Trust Fund Treasury account in that fiscal year for project costs, unless the participating jurisdiction has received a reduction in the match requirement, which was the case for High Point for October 2013-September 2014. Due to prevailing economic conditions the City anticipates receiving a reduction in the match requirement for the 2014-15 program year.

**B. Local Monitoring and Compliance**

HUD requires entitlement communities to establish and implement monitoring procedures that ensure accountability, program compliance and performance. Consequently, the Department has developed special procedures to ensure sub-recipients are in compliance with applicable regulations. All applicants are required to submit an application that is reviewed by staff.

**Public Services:** Once funding is approved for a project, staff coordinate allocation of funds. Organizations receiving funds must enter into a detailed performance contract with the City. It describes all federal laws and regulations, and defines reporting and project management responsibilities of the sub-recipient. This contract also states performance goals that the organization is expected to meet. As a project progresses, grantees are required to submit monthly reports. Staff makes quarterly on-site visits to each funded project. They discuss the project's progress with managers and examine records. All CDBG funded sub-recipient projects are required to demonstrate a minimum of low to moderate-income benefit ratio of 70%. To ensure grantees achieve this, the City requires them to focus on providing services to residents of officially designated community development target areas with high concentrations of low-to-moderate income residents. Sub-recipients are also required to make a mid-year report and/or appearance before the Citizen Advisory Council (CAC) at one of its regular meetings to ensure performance measures are being met and funds are expended in a timely manner.

Procedures have been developed by the Department to ensure that all projects and programs funded with CDBG and HOME funds meet required regulations. Households or individuals receiving assistance through a housing program must submit an application that is reviewed by the department's staff to verify eligibility. Examples of specific compliance requirements are given below.

**Affordable Housing:** Low Income Housing Tax Credit project (LIHTCs) - In order to verify compliance with property standards and the information submitted by owners on tenants' incomes, rents and other HOME rental requirements during the project's period of affordability, HOME rules require on-site inspections of HOME properties according to the total number of units in a project. Two such projects - Admiral Pointe comprised of a total of 54 units and Addington Ridge with 58 units - require annual inspections. A minimum of 20% of the HOME-assisted units in will be inspected. Addington Ridge will be partially funded with Section 108 funds wherein CDBG regulations will apply. CD&H plans to utilize the Guide for Review of Rental Projects checklist provided by HUD as a resource during monitoring to ensure adequate recordkeeping is in accordance with all federal requirements.

**CHDOs** – To address new requirements specified in HUD Notice CPD-12-007, CHDOs shall be evaluated on an annual basis by the Affordable Housing Manager (or his designee) to determine the organization's fiscal soundness and staff underwriting/development experience. The evaluation criteria shall include, but not limited to, the following:

1. Progress on development projects to date;
2. Capacity of staff to accomplish contract goals;
3. Fiscal management; and
4. Continued good standing with the State.

**Lead Hazard Control** – A primary goal of the City's Lead-Based Paint Hazard Control Program is the elimination and/or control of identified lead hazards. Housing for low to very-low income families with children under six years of age (with a priority given to units occupied by children with an Elevated Blood Lead Level) is given highest priority. To ensure that this program is compliant with its Notice of Funding Availability (NOFA) and HUD regulations, CD&H shall do the following:

- Review work write-ups to ensure that the prescribed work addresses components that are found to be lead hazards. Any additional work



- required (e.g., to meet minimum housing inspection standards) will be addressed with CDBG, HOME or General Funds.
- Other compliance items such as income verification, income eligibility, affordability period, and procurement shall follow the Department's standard operating procedures.

### **C. Fair Housing**

Fair housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, national origin, and, depending on the circumstances, age. This right is assured by the Federal Fair Housing Acts of 1968 and 1988, as amended, which make it unlawful to discriminate in the sale, rental, financing, and insuring of housing. Under the Fair Housing Act an aggrieved person may, not later than one year after an alleged discriminatory housing practice has occurred, file a complaint directly with the U.S. Department of Housing and Urban Development (HUD), or a state or local agency that enforces laws that are "substantially equivalent" to the Fair Housing Act. Upon the filing of such a complaint, HUD has the responsibility to serve notice of the complaint and conduct an investigation into the alleged discriminatory housing practice. The Fair Housing Act declares, "It is the policy of the United States to provide, within Constitutional limitations, for fair housing throughout the United States." In addition, the law directs all executive departments and agencies to administer their programs and activities related to housing and urban development in a manner that affirmatively furthers the purposes of the Act.

The U. S. Department of Housing and Urban Development requires that all state and local governments participating in their programs submit an analysis of impediments to fair housing (AI). The City of High Point has completed this requirement with assistance from Mullin & Lonergan, Associates. Mullin & Lonergan's services were engaged to assure HUD and the community that the City is working to ensure that efforts are being made to "affirmatively further fair housing" as set forth in the regulations governing the Community Development Block Grant Program and Title VIII of the Fair Housing Act. The analysis of impediments to fair housing choice identified several impediments that could play a role in prohibiting fair housing choice in High Point. Based on these findings, the City must take appropriate actions to overcome the effects of the impediments identified through the analysis. In conducting the analysis of fair housing choice for the City of High Point, M&L completed a comprehensive review of policies, practices, and procedures that affect the location, availability, and accessibility of housing and current residential patterns and conditions. The analysis includes an examination of existing studies and literature along with a review of public policies from a fair housing perspective. M&L evaluated all the data for effectiveness of existing fair housing activities and examined barriers to fair housing choice for protected classes. Based upon the analysis, M&L provided this report of the findings and recommendations for remedies. The current analysis of impediments to fair housing identifies the following issues which impede the City's ability to affirm fair housing choice and equal opportunity. A table listing the impediments and planned actions is listed below:

<b>Identified Impediment</b> Show specific FHA act protected class(es) or other groups and geographic area(s), if applicable	<b>Activities to address the impediment</b> (Specify protected class(es), other special needs groups, and geographic area(s), if applicable)	<b>Milestones and Timetables</b>	<b>Anticipated Results</b>	<b>\$ Available for Activity</b>	<b>Source of \$</b>
1.) The City maintains records of the composition of its appointed citizen boards and commissions that are involved in housing and housing- related decisions. However, more detailed information is needed in order to document that members of the protected classes are fairly represented.	Opportunities for High Point residents to participate on citizen boards and commissions are available on an on-going basis and are advertised as vacancies become available. One example of the City's support of board participation by protected classes is its support of Project Board Development, a leadership development program developed by the United Way of Greater High Point's African American Initiative.	On-going	Increased awareness of, opportunities for and presence of protected classes to participate on appointed boards and commissions that are involved in housing and housing- related decisions.	N/A	N/A
2.) The City lacks formal policies aimed at expanding the supply of affordable housing in geographic locations outside of areas of racial, ethnic, and/or LMI concentrations.	The City recognizes the need to de-concentrate the City's supply of affordable housing and, as an example, has supported the development of the following projects that are located outside traditional racial, ethnic and LMI concentration areas: a) Admiral Pointe (census tract 163.06) – a 54-unit complex that targets elderly, LMI beneficiaries (opened in January 2013); b) Addington Ridge (census tract 163.06) – a to-be-developed 58-unit complex targeting LMI families (under construction)	a) Admiral Pointe opened January 2013 b) Addington Ridge under construction	Increase in the number of affordable housing units in geographic areas outside traditional racial, ethnic and LMI concentration areas.	\$1.35 million	Section 108

<b>Identified Impediment</b> Show specific FHA act protected class(es) or other groups and geographic area(s), if applicable	<b>Activities to address the impediment</b> (Specify protected class(es), other special needs groups, and geographic area(s), if applicable)	<b>Milestones and Timetables</b>	<b>Anticipated Results</b>	<b>\$ Available for Activity</b>	<b>Source of \$</b>
3.) Zoning districts in High Point permitting multi-family housing units as a use by right are concentrated primarily in the central and southern neighborhoods of the City, which are LMI areas. In addition, there is limited available land for new multi-family housing developments in non-impacted areas.		See #2 above	Increased de-concentration of affordable housing options throughout the City, including new, multi-family housing.	See #2 above	See #2 above
4.) Through the imposition of minimum distancing requirements (i.e. separation), the City's zoning ordinance places additional restrictions on the siting of group care facilities and family care uses. This is discriminatory. The City's zoning ordinance appears to be in violation of the Fair Housing Act.	The City's minimum distancing requirements are consistent with State law (reference: N.C.G.S. §168-22(a)).	N/A	N/A	N/A	N/A
5.) Despite efforts at de-concentration, public housing units and Section 8 units are concentrated in impacted areas of the City, specifically in the central and southern neighborhoods, such as the Southside, West End, and Macedonia.	Section 8 vouchers can be used for units located throughout the City, including recently-developed and/or approved affordable housing units (see #2 above). To increase community awareness, the City's Community Development and Housing Department will explore opportunities to host fair housing outreach/training sessions in partnership with the City's Human Relations department and with external organizations such as the High Point Association of Realtors®.	On-going	Increased community awareness and de-concentration of the value and use of Section 8 vouchers in non-impacted areas.	To be determined	CDBG admin

<b>Identified Impediment</b> Show specific FHA act protected class(es) or other groups and geographic area(s), if applicable	<b>Activities to address the impediment</b> (Specify protected class(es), other special needs groups, and geographic area(s), if applicable)	<b>Milestones and Timetables</b>	<b>Anticipated Results</b>	<b>\$ Available for Activity</b>	<b>Source of \$</b>
6.) The City's minority population has expanded significantly in the past two decades. For example, Hispanics now comprise 7% of the City's population. There are other City residents who have limited proficiency with the English language as well, including families that have resettled to High Point. While the City provides translation services, residents with limited English proficiency may not take the initiative to seek out programs and services due to the language barrier	The City shall continue to expand its partnership with organizations that support limited English proficiency residents such as the following: a) <u>World Relief High Point/Asheville</u> , whose mission is to partner with the local church and community to assist refugee families by providing support as they adjust to their new lives in America; and b) <u>Reading Connections</u> , an adult literacy agency that provides free and confidential services that help to improve basic literacy skills, self-esteem, community service and leadership skills among new adult readers who live or work in Guilford County, NC.	On-going	Increased access by High Point residents with limited English proficiency to information about affordable housing opportunities	To be determined	CDBG & General funds
7.) There are service gaps in the local public transit system that make it difficult for inner-city transit- reliant populations to access bus service to outlying areas where entry-level and low-skill jobs are available. The lack of adequate public transportation to area employment centers is a major impediment to fair housing choice for members of the protected classes.	The City's transit system is designed to maximize available resources in its ability to provide public transportation services in the coverage area. At present, non-covered areas exceed the City's ability to properly address.	N/A	N/A	N/A	N/A



<b>Identified Impediment</b> Show specific FHA act protected class(es) or other groups and geographic area(s), if applicable	<b>Activities to address the impediment</b> (Specify protected class(es), other special needs groups, and geographic area(s), if applicable)	<b>Milestones and Timetables</b>	<b>Anticipated Results</b>	<b>\$ Available for Activity</b>	<b>Source of \$</b>
8.) Minority households have greater difficulty becoming home owners because of lower incomes.	In order to increase the ability of low-income, minority households to become home owners, the City has created an enhanced lease-purchase program with the following characteristics: a) Buyer must select a house available through the Lease Purchase programs of the City or participating CHDOs; b) Buyer shall enter into a 1-year lease (maximum duration) during which time they receive comprehensive financial literacy, money management and savings training; c) Buyers must receive a minimum of 8 hours homebuyer education and participate in a City-approved IDA Program; d) Buyers must be able to obtain a loan from a Participating Lender and have a minimum cash investment of \$500; and e) Buyers can receive a three-year deferred loan up to \$7,500 for down payment to assist with the purchase.	On-going (since 2011)	Increased ability of low-income, minority households to become home owners.	\$251,000	CDBG & HOME

9.) There is an inadequate supply of rental housing accessible to persons with mobility impairments and other disabilities. In order to address this unmet need, the City should require developers to include a higher number of accessible units with constructing new housing.	<p>The City and the High Point Housing Authority have recently participated in the development of Low Income Housing Tax Credit projects. LIHTC projects are required to target ten percent (10%) of the total units to persons with disabilities or homeless populations. Since the 2011 AI was completed, three (3) LIHTC projects have been completed, with one proposed (see below for number of units accessible to persons with mobility impairments and other disabilities):</p> <ul style="list-style-type: none"> <li>a) Admiral Pointe – 6 (54 total units)</li> <li>b) Addington Ridge – 6 (58 total)</li> <li>c) Park Terrace (Phase 1 &amp; 2) – 18 (172 total)</li> </ul>	See #2 above	Increase in the number of ADA-accessible, affordable units.	See #2 above	See #2 above
10.) There is an inadequate supply of available information relative to accessible dwelling units for persons with disabilities.	<p>The Arc of North Carolina, who is committed to securing for all people with intellectual and developmental disabilities the opportunity to choose and realize their goals of where and how they learn, live, work, and play, maintains a database of available vacancies for both those with intellectual and developmental disabilities as well as mental illness (<a href="http://www.arcnc.org/housing-resources">http://www.arcnc.org/housing-resources</a>). Other web-based resources such as SocialServe provide information on available housing units as well (<a href="http://www.socialserve.com/tenant/NC/Se arch.html?city_id=30400&amp;type=rental">http://www.socialserve.com/tenant/NC/Se arch.html?city_id=30400&amp;type=rental</a>).</p>	On-going	Increase in awareness of information on available housing units for persons with disabilities	N/A	N/A
11.) Over half of the fair housing complaints filed in High Point (through HUD) involved disability claims of discrimination.	<p>The City's Human Resources (H/R) Department has provided leadership in educating the community (e.g., residents, real estate brokers, etc.) about fair housing laws and how to implement them. H/R will continue these efforts into the future.</p>	On-going	Increased awareness by the High Point community about fair housing.	To be determined	CDBG admin

12.) Questionable language, including restrictions on pets and references to certain age groups, was found in the local newspaper and other rental publications. In addition, some publications lacked the Equal Housing Opportunity logo and/or the publisher's policy.	See #11 above	See #11 above	See #11 above	See #11 above	See # 11 above
13.) Mortgage loan denials and high-cost lending disproportionately affect minority applicants in High Point, similar to national trends.	See #8 above	See #8 above	See #8 above	See #8 above	See #8 above
14.) Local Realtors have identified the need for more fair housing information to be made available in languages other than English for persons with Limited English Proficiency (LEP).	See #11 above	See #11 above	See #11 above	See #11 above	See # 11 above

In the fall of 2007, High Point's City Council voted to enact Fair Housing in High Point. The Human Relations Commission has voted to expand its Fair Housing Committee (FHC) to include members of the public sector who do not sit as human relations commissioners. Last year, invitations for membership to the FHC were issued to the High Point Housing Authority, High Point Housing Coalition, and the Triad Apartment Association (TAA). Fair Housing committee members are Ron Butler, Cam Cridlebaugh, Steve Key, Mary Gwyn, and Milagros Amaro.

The Human Relations Department is in the process of submitting an application to HUD for Substantial Equivalency Certification, which would designate our department as a Fair Housing Administrative Program (FHAP) agency. This designation means that a State or local agency has the ability to enforce a local law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. In addition, the department is currently researching Fair Housing Initiative Program (FHIP) grants and is in conversation with HUD about becoming an FHIP agency until our FHAP status is approved.

To better serve the community, the department has relocated to the second (main) floor of City Hall. The new space has a conference room for conducting training, educational programming, mediations, and an expanded resource area. The department has also added an additional position of Human Relations Specialist, who is responsible for fair housing education, outreach, and investigations. The Human Relations Department is working to develop a Fair Housing & Equal Opportunity educational program.

The Human Relations Department celebrates Fair Housing Month each April. The Department will be working closely with the City of High Point's Community Development & Housing Department to implement the educational component of lead abatement, recognizing that potential fair housing

concerns exist related to properties containing lead-based paint hazards.

#### **D. Discharge Policy**

The City of High Point does not expend funds directly or indirectly to public institutions and/or systems of care that may discharge persons resulting in homelessness of such persons. The City, however, provides technical assistance to organizations that serve the homeless. The City's Community Development and Housing Department works closely with the High Point Housing Coalition, a task force of homeless shelters and supportive service providers. The City played a leading role in establishing the Housing Coalition and a department staff member continues to provide technical assistance and other support to the group. The City also utilizes its CDBG program to fund public service activities that are available to Homeless Service Providers.

#### **Assessment of Fair Housing and Consolidated Plan**

HUD has released draft rules requiring entitlement cities to prepare an Assessment of Fair Housing (AFH) at least every five years. The assessment must be submitted 270 days prior to submission of the next 5-year Plan. HUD grant recipients must undertake this assessment in keeping with their obligation to 'affirmatively further fair housing' (AFFH). Draft HUD rules published in the Federal Register on July 19, 2013, (FR-5173) encourage and allow local jurisdictions to join together to prepare a Regional Assessment of Fair Housing (RAFH), thereby achieving economies of scale and addressing fair housing issues within the housing market. The City of High Point, the City of Burlington, the City of Greensboro and the Surry County HOME Consortium have agreed to partner in the development of Regional Assessment of Fair Housing. Under the terms of the agreement, the City of High Point will serve as the lead entity with administrative services provided by the Piedmont Triad Regional Council.

Mullin & Lonergan, Assoc. (M&L), who conducted the City's most recent analysis of impediments to fair housing in 2009, has been contracted to develop the RAFH due in 2014. Although the AFH will be prepared on a regional scale, individual fair housing goals and prioritized actions will be developed for each of the three cities and the four-county Surry HOME Consortium for inclusion in their respective Five-Year Consolidated Plans.

Total costs for the AFH are not expected to exceed \$90,000 with expenses shared among the participants based on the jurisdictions' 2012 population and HUD funding received in 2013. High Point's share will be not exceed \$20,000. The City's share will be funded from existing HUD funds (HOME Administrative). AFFH goals identified in the AFH must be used to inform the strategies and actions of the Consolidated Plan and the Annual Action Plan which will take effect July 1, 2015.

Consolidated Plan –Background: As an entitlement community, HUD requires the City to consolidate its planning, application and reporting



requirements for its federally funded programs into a consolidated plan covering five years of proposed activities. The Consolidated Plan contains goals, measurable objectives and implementation strategies for each of the elements included in it. It is based on community needs gathered through the citizen participation process, staff analyses, recommendations from the Citizens Advisory Council, and direction and guidance provided by the City Council. The Consolidated Plan document is the result of a collaborative process whereby the citizens of High Point establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape various housing and community development programs into effective, coordinated neighborhood strategies. It, also, facilitates strategic planning and citizen participation in a comprehensive context and reduces duplication of effort. This document shall include a one-year Action Plan that describes activities to be funded or implemented in the first year of the five-year consolidated plan and implements the strategies formulated to accomplish objectives identified in the Consolidated Plan. The City plans to release an RFP for consulting services to assist in development of the Conplan in late April 2014.

#### **HOME Investment Partnerships Program – Changes to Final Rule**

The HOME Program is the largest federal block grant program for affordable housing. It provides funding to State and local governments for rental and homebuyer housing development, homebuyer (down payment) assistance, homeowner rehabilitation assistance and tenant-based rental assistance. HUD published a Final Rule in the Federal Register on July 24, 2013 to amend the HOME Investment Partnerships (HOME) Program regulations. These amendments to the HOME regulations represent the most significant changes to the HOME Program in 17 years. Since its inception, many HOME participating jurisdictions (PJs) have encountered new challenges in administering their programs and in managing their growing portfolios of older HOME projects. These challenges have been intensified by recent housing and credit market conditions. Informed by what HUD and HOME PJs (including the City of High Point) have learned over the years, HUD made significant changes to the HOME program regulations with the overall goal of providing PJs and their partners with regulatory guidance to enhance the efficiency and effectiveness of the HOME Program in the context of a more complex housing and community development environment.

The 2013 Rule contains many new provisions and changes that will have substantive and broad-based impact on how participating jurisdictions administer HOME activities. The 2013 Rule also codifies existing policy guidance that has been previously issued by HUD, and addresses a number of technical and non-substantive “housekeeping” items within the HOME regulation. The key substantive changes in the regulation are intended to:

- ✚ Accelerate the timely production and occupancy of assisted housing,
- ✚ Strengthen the performance of PJs and their partners in producing and preserving affordable housing units,
- ✚ Provide PJs with greater flexibility in the design and implementation of their programs, and
- ✚ Increase administrative transparency and accountability.

The City shall modify and implement changes to its policies/procedures and all underlying processes as well as documentation to comply with the new 2013 HOME Rule.

DRAFT

## VI. Other Activities/Actions

The next several pages detail programs funded by additional grants awarded to the City of High Point for administration by the Community Development and Housing Department.

Housing:	Lead Hazard Control Funds	\$500,000
	Construction Training Partnership	130,000
CNDD	VITA	4,000
	Harmony House (US DOJ)	314,700
	Continuum of Care (Shelter Plus Care)	78,012
TOTAL:		<b>\$1,026,712</b>

The City successfully applied for competitive grants that fund additional activities. These funds enable enhancement and expansion of current efforts to create safe, healthy and sustainable neighborhoods. Lead Hazard grant funds will fund education materials and activities; inspections and risk assessments; remediation services, and clearance of lead in homes built before 1978. The Construction Training Partnership will offer on-the-job training for ex-offenders, leading to a stable career and life. Shelter Plus Care addresses the needs of chronically homeless persons in collaboration with Open Door Ministries as part of CD&H's involvement with Guilford County's 10-year Plan to End Homelessness. The Section 108 Loan Guarantee program will enable additional housing to benefit low-to-moderate -income residents. Harmony House provides a neutral visitation site for victims of crime/abuse and their families; VITA offers free tax preparation to area residents.

#### A. Lead-Based Paint Hazard Remediation

Budget: \$500,000  
Activity: Healthy Homes and Lead Hazard Control  
Source: HUD  
National Objective: Low and Moderate Income Housing  
Eligibility Citation: 24 CFR Part 35, "Lead-based paint poisoning prevention in certain residential structures"  
Goal: Conduct lead hazard control work activities  
Objective: Conduct lead hazard control activities on 109 units  
Outcome: Lead-safe residences  
Performance Measures: 59 housing units remediated



During the course of most rehabilitation activities, whether emergency, limited or comprehensive in scope, it is likely that painted surfaces will be disturbed. The department conforms to the federal mandate established by Title X of the 1992 Housing and Community Development Act that HUD funded programs, including Housing Rehabilitation Programs; incorporate lead-based paint hazard evaluation, remediation/reduction strategies and clearance requirements for all housing structures built before 1978.

The U.S. Centers for Disease Control (CDC) reports that at least 4 million households have children living in them that are being exposed to high levels of lead. The CDC estimates approximately half a million U.S. children ages 1-5 with blood lead levels above 5 micrograms per deciliter ( $\mu\text{g}/\text{dL}$ ), the new reference level at which CDC recommends public health actions are to be initiated. According to the 2010 Census, City of High Point housing data indicates approximately 69% of local housing stock as built before 1978, or approximately 20,970 residential structures.

Lead is a dangerous and pervasive poison. Anyone at any age, even pets, can become poisoned by lead. Because lead is harmful to the developing brain and nervous system, exposure to lead is especially dangerous to fetuses and young children. Because lead exposure often occurs with no obvious symptoms, it frequently goes unrecognized. Low-level lead exposure, including prenatal exposure, has been linked to decreased performance on standardized IQ tests and end-of-grade testing for school-aged children.

Children are not uniformly exposed to lead. The age of the child, race/ethnicity, socioeconomic status, and age of housing all play a role in the risk of exposure to and development of childhood lead poisoning. Children living in poverty are four times more likely to have elevated blood lead levels than children from wealthier families. Children with elevated blood lead levels are not distributed evenly; rather, they are disproportionately located in older neighborhoods. Due to their overrepresentation in lower income neighborhoods, African-American children are four times more likely to have elevated blood lead levels than white children.

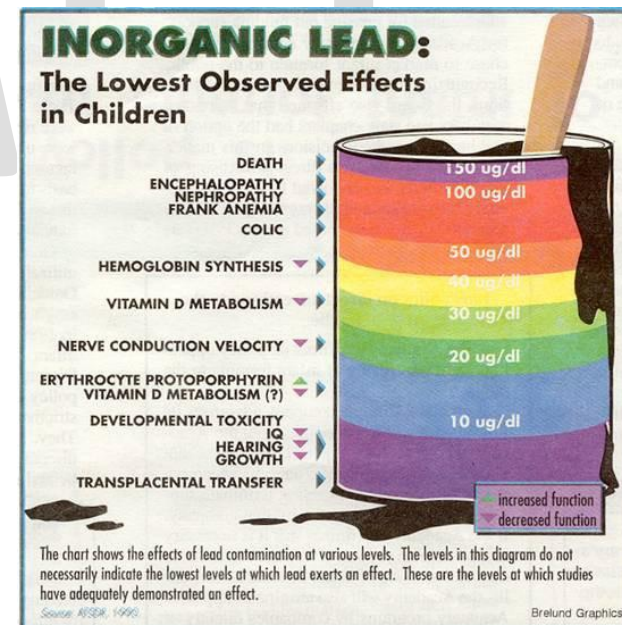
To reduce the potential for adverse health effects attributable to the rehabilitation of deteriorated lead-based paint surfaces, the City: 1) provides educational material to all housing rehabilitation customers with information about the potential health hazards posed by the presence of deteriorated lead-based paint; 2) provides information about protecting their families from this hazardous substance; 3) Project Managers, who oversee rehabilitation projects, are trained to incorporate proper hazard reduction techniques into the treatment of lead-based paint; 4) program contractors are trained and certified on lead hazard remediation and are EPA RR&P accredited.

### HUD Lead-Based Paint Hazard Control Grant Award

On September 15, 2011, HUD announced a \$2.475 million Lead-Based Paint Hazard Grant award to the City of High Point to continue the Department's on-going Lead-based Remediation Program on private residential housing serving very low to moderate families. The City's on-going lead remediation program begun in 2008 has resulted in residential units made "lead safe."

Goals and Objectives: The City's primary goal is the elimination and/or control of lead hazards in one hundred eighty (180) housing units involving very low to moderate with children under six years of age, with a priority given to units occupied by children Elevated Blood Lead Level. Other ongoing objectives include:

- 1) Increase the number of children screened for lead poisoning;
- 2) Increase public awareness of lead-based paint prevention through a *Lead Safe Initiative*;
- 3) Promote primary prevention strategies for families with children under six years have low-level lead poisoning of 5 micrograms per deciliter ( $\mu\text{g}/\text{dL}$ );
- 4) Promote NC Department of Public Health's Preventative Maintenance Program;



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- 5) Provide EPA certified Lead Supervisor/Worker and EPA Renovation, Repair and Painting Rule training to contractors, management companies, building inspectors and others;
- 6) Promote comprehensive fair housing initiatives, in cooperation with the City Human Relations Department, to housing providers, civic and community-based organizations, and elected and appointed officials;
- 7) Updates to the city web-based Lead Safe Housing Registry.

Eligible Residential Housing Units: The program is available to all housing units City-wide occupied by income eligible families. However, six census tracts/neighborhoods located in the Core-City that have socioeconomic and environmental risk factors which demonstrate the likely prevalence of lead-based paint exposure (including age of housing, poverty, crime, low educational scores, and concentrated ethnicity) will be targeted as follows: Tract Number (Neighborhood) 136.02 (Five Points & Montlieu); 138 (Washington Street); 139 (East Central); 140 (Southside & West End); 142 (Macedonia), and 143 (Highland Mills & Ward Avenue). Current data confirms a higher concentration of children with blood lead poisoning within these tracts.

Applicants must meet each of the following criteria: 1) Residential building was constructed prior to 1978; 2) occupied by very low to moderate income person or family; 3) contains lead-based paint, dust or soil.

The following free services will be available to eligible applicants:

1. **Lead Inspection:** an analysis of all coated surfaces to confirm the presence of lead paint coatings (paint, varnish, shellac) in a dwelling for lead with an x-ray fluorescence analyzer, an electronic device used to find lead-based paint.
2. **Risk Assessment:** an analysis report explaining the results of the inspection and to confirm the presence of lead-based paint hazards.
3. **Remediation Services:** activity which eliminates or controls lead paint hazards that have/can cause poisoning.
4. **Clearance:** an environmental test to confirm, by a visual inspection (exterior) and taking dust samples (interior) that lead-based paint hazards have been remediated and that proper clean up using Lead Safe Work Practices has occurred.

The City of High Point has established the following prioritization schedule for identified units:

1. referrals from the Guilford County Health Department confirming presence children less than six years of age identified with elevated blood lead levels;
2. presence of children less than six years of age as part of a Primary Prevention Program, a proactive approach to control lead hazards before children are poisoned;
3. housing units located in the identified targeted areas;
4. Cost Value Benefit (remediation vs. structure value);
5. degree of lead hazards;
6. housing units earmarked for existing rehabilitation programs; and
7. housing units located outside of the targeted areas.



The City of High Point Community Development & Housing Department has affirmed support of Healthy People 2020, a national initiative comprised of state and federal goals to promote “health for all through a healthy environment” for all U.S. citizens and to end lead-based paint poisoning by 2020.

Additional information on the City’s Lead Safe High Point program can be found at [www.leadSAFEHP.org](http://www.leadSAFEHP.org).

#### **B. HUD Section 108 Loan funds/LIHTC (Low Income Housing Tax Credit)**

Budget:	\$1,350,000
Activity:	Public Improvements
Source:	Section 108/CDBG
National Objective:	Benefitting low- and moderate-income persons
Eligibility Citation:	24 CFR Part 570.703
Goal:	Provide affordable rental housing
Objective:	Provide decent housing; suitable living
Outcome:	Affordability
Performance Measures:	Units of housing

Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. The program allows local governments to transform a small portion of their CDBG funds into large, federally guaranteed loans for eligible projects such as funding public improvements in support of Low Income Housing Tax Credit (LIHTC) projects. In 2010, the City received a \$3,907,000 Section 108 loan guarantee to leverage private funding from local banking institutions to create and maintain a Small Business Loan program. However, due to market demand, the City has modified its Section 108 application to expand the utilization of these proceeds to further benefit low- and moderate-income residents of High Point to finance public improvements in support of multi-family housing initiatives.

### C. North Carolina Construction Training Program

Budget:	\$130,000
Activity:	Rehabilitation
Source:	General Funds (\$65,000) and N.C. Housing Finance Agency (\$65,000)
National Objective:	Benefitting low- and moderate-income persons
Goal:	To provide emergency housing rehabilitation services to low- and moderate-income (LMI) homeowners; improve quality of existing LMI housing stock
Objective:	Providing Decent Housing
Outcome:	Availability
Performance Measures:	20 students trained/5 rehabilitations



North Carolina  
Housing Finance Agency  
*Financing North Carolina's Future*



In 2013, the City entered into a tri-party agreement with the N. C. Housing Finance Agency (NCHFA) and the N. C. Homebuilders Association (NCHBA) to provide occupational training to City residents and to build/renovate affordable housing. The City will pay the soft costs associated with training at an amount not to exceed \$65,000. NCHBA will conduct a range of training services that shall consist of no less than two (8) week construction classes, consisting of classroom and hands-on residential new construction and/or rehabilitation field training followed by job placement activities. NCHFA will pay the hard costs of eligible program-related new construction or rehabilitation activities at an amount not to exceed \$65,000. The City will identify and select eligible residential construction projects to serve as class related field laboratories and instructional models. The City will choose new and/or rehabilitation projects with a sufficiently broad scope of work so as to allow students the widest possible variety of construction training exposures and experiences. The City has procured a general contractor partner (High Point Committee Against Violence ("HPCAV")) to work with one or more if its development partners (e.g., Habitat for Humanity and Unity Partners) who will be responsible for the satisfactory completion of all work performed on program-related projects. The City will work with HPCAV to schedule work commensurate with the training needs of each class. The City will administer disbursement of NCHFA-provided funds, maintain accurate and detailed records of all eligible program-related transactions, and report to the Agency as required by this agreement.

## D. VITA -- Volunteer Income Tax Assistance \$4,000

The Community and Neighborhood Development Division continues to offer free tax preparation for low-to-moderate-income individuals during tax season. A program of VITA offers services six days a week free of charge to residents of High Point and surrounding areas. We expect to file more than 400 federal tax returns this year. agencies provide other resources and services to taxpayers as needed. Partnerships include the United Way of Greater High Point; High Point University; Guilford Technical Community College; West End Ministries; and Macedonia Family Resource Center. The provides college students with hands-on experience in tax preparation as well as the satisfaction of volunteering for a worthwhile cause. The program will increase of the Earned Income Tax Credit and Child Tax Credit. The three VITA sites this year are Community & Neighborhood Development Center at 201 Fourth Street, West End Community Center at 901 English Road, and Macedonia Family Resource Center at 401 Avenue.

## E. Harmony House \$314,700

This program, awarded to Family Service of the Piedmont in partnership with the City of High Point (oversight and financial pass-through by CNDD), provides a safe, neutral and family-friendly means of supervised visitation and safe exchange service for victims of domestic violence, child abuse, sexual assault, teen dating violence, and stalking. The program will serve families in Guilford County and surrounding counties as appropriate. The US Department of Justice, Office on Violence Against Women will play a substantial role in shaping and monitoring the program. The City of High Point will work collaboratively in planning implementation phases along with Harmony House, Family Service of the Piedmont and the 18<sup>th</sup> Judicial District Court.

## FREE TAX PREPARATION

Beginning January 27<sup>th</sup>

EARN LESS THAN \$46,227 (\$51,567 MARRIED FILING JOINTLY) WITH 3 OR MORE QUALIFYING CHILDREN?	• YOUR EITC COULD BE AS MUCH AS \$6,044.
EARN LESS THAN \$43,038 (\$48,378 MARRIED FILING JOINTLY) WITH 2 QUALIFYING CHILDREN?	• YOUR EITC COULD BE AS MUCH AS \$5,372.
EARN LESS THAN \$37,870 (\$43,210 MARRIED FILING JOINTLY) WITH 1 QUALIFYING CHILD?	• YOUR EITC COULD BE AS MUCH AS \$3,250.
EARN LESS THAN \$14,340 (\$19,680 MARRIED FILING JOINTLY) WITH NO CHILDREN?	• YOUR EITC COULD BE AS MUCH AS \$487.



**AVOID EXPENSIVE 'RAPID REFUND' LOANS and GET**

**YOUR REFUND IN 10-14 DAYS OR LESS!**

GET YOUR TAXES PREPARED **FREE** BY IRS-CERTIFIED VOLUNTEERS  
AT ANY HIGH POINT VITA SITE LISTED BELOW. TAXES ARE DONE ON A FIRST-COME, FIRST-SERVE BASIS. CALL 336-883-3041 FOR MORE INFORMATION.

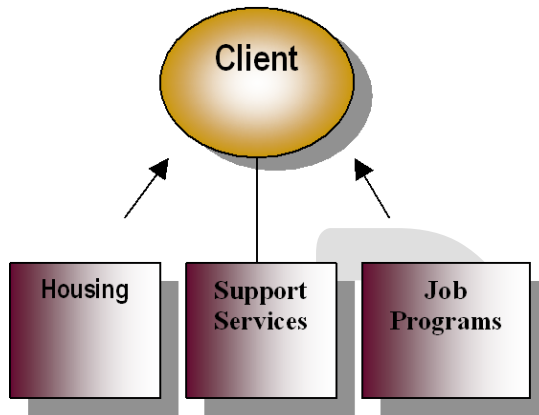
MACEDONIA FAMILY RESOURCE CENTER 401 LAKE AVENUE	COMMUNITY & NEIGHBORHOOD DEVELOPMENT 201 FOURTH STREET	WEST END COMMUNITY CENTER 903 ENGLISH ROAD
<b>MONDAYS &amp; WEDNESDAYS</b> 5:00 TO 7:30 P.M.	<b>TUESDAYS &amp; THURSDAYS</b> 5:00 TO 7:30 P.M.  <b>SATURDAYS</b> 2:00 P.M. TO 5:00 P.M.	<b>FRIDAYS</b> 3:00 - 5:30 P.M.



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## F. Continuum of Care (Special Needs Assistance Program) Formerly Shelter Plus Care



**Budget:** \$78,012

**Activity:** Permanent Supportive Housing for the Homeless

**Source:** Homeless Assistance Programs

**National Objective:** Low to Moderate-Income Limited Clientele

**Eligibility Citation:** 24 CFR 570.201(p), 208(a)(2) and 582

**Goal:** Provide long-term housing and supportive services homeless persons with disabilities

**Objective:** (Creating Economic Opportunities)

**Outcome:** Sustainability

**Public Service Access:** Improved

**Performance Measures:** Projected number of persons to be served- 11

The City of High Point serves as the fiscal agent for the Continuum of Care (formerly Shelter Plus Care) Program with Open Door Ministries serving as the service provider. The program is entering its seventh year and currently assists 11 homeless individuals with disabilities to obtain housing stability and address their supportive service needs. This year the program will successfully graduate two individuals who will exit the program to permanent housing. One client has obtained a Section 8 voucher and is no longer in need of supportive services and another client has become stable and has obtained multiple federal benefits and he now believes that he is ready to move out on his own. Open Door Ministries will continue to provide ongoing supportive services from obtaining furniture to ensuring clients receive proper medical care.

The City provides yearly inspections at each residence to ensure compliance with HUD quality standards, processes rent, utility, and gas payments. Open Door Ministries will provide case management, direct supportive services, and maintain the services provided documentation for each client. Clients who receive disability payments from the federal government are required to make prorated rent payments. Open Door Ministries will be assisting remaining clients to apply for Social Security Disability payments. If Open Door Ministries succeeds in securing these disability payments, revenue will be added to the program funds. When this revenue amount is substantial, another client will be added to the program. To provide supportive housing through the Continuum of Care until participants become eligible for Housing Authority programs, the High Point Housing Authority is expected to take over as fiscal agent for the grant this coming year. The City of High Point will be working to ensure a smooth transition for our clients and service providers.

## **Other Action:**

### **Neighborhood Stabilization Program**

In the summer of 2009 the City of High Point's application for Neighborhood Stabilization Program (NSP) funding was approved. The program, authorized under the Housing and Economic Recovery Act of 2008, was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. NSP provided grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and prevent the further decline of house values of neighboring homes.

The City of High Point realized the goal of the program was more than a means to acquire and redevelop foreclosed properties: it was an opportunity to help rebuild neighborhoods hardest hit by foreclosure with new qualified and able homeowners. An important aspect of the program is that all homebuyers are required to attend homebuyer education classes. These classes help ensure that buyers gain a strong financial foundation and prevent mortgage defaults, and foreclosures, in the future.

The City used NSP funds to purchase 9 homes with the intent to sell to very low-income first-time homebuyers, but has had difficulty selling the single family homes due to insecurity in the job market coupled with potential buyers who unable to meet criteria currently set by the lending industry. Under NSP program guidelines, if the City is unable to sell NSP-assisted homes, alternatives such as lease purchasing or rentals must be considered to ensure the properties benefit low income families. Consequently, the City will make the remaining properties available to income eligible buyers on a lease-purchase basis. Eight future homeowners are presently participating in this program and it is anticipated that all of them will close on their homes before their one-year lease expires.

As of January 1, 2014, all program income generated from the sale of these homes must be returned to the for possible re-allocation or other award process. The process that the State will use to reallocate program income to grantees has not been finalized. However, it is anticipated that these funds will be used for NSP-eligible projects that are "shovel-ready," as competition for these funds should be strong. Once the application process has been developed, the City will make application to the State on behalf of the following projects:

- ✚ Infrastructure for Phase III of the Southside Revitalization Project
- ✚ Bridge over Richland Creed connecting a proposed walking trail between Southside Elementary school and City-owned land adjacent to Phase III of the Southside Revitalization Plan
- ✚ Acquisition of blighted properties in the Core City for "land banking"
- ✚ Installation of "traffic calming devices" in the Graves Avenue area on N. Hoskins Street

CD&H will remain in contact with the NCDOC and will apply for these funds when they become available.

## **VII. ADDENDUM**



## I. Recapture Provisions

### **Purpose**

The purpose of this document is to outline the requirements for recapture and resale provisions in HOME Investment Partnerships (HOME) program homebuyer projects for the City of High Point (City). HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act (HOME statute), as amended. HOME provides an annual formula grant to the City in order to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents.

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must (1) have an initial purchase price that does not exceed the greater of (a) the Section 203(b) mortgage limits for the area that was established as of February, 2008 or (b) 95 percent of the median purchase price for the area, (2) be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and (3) be subject to either recapture or resale provisions. The HOME statute specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. The HOME statute also states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The City is required to establish its recapture and/or resale provisions in writing and submit the provisions to HUD for approval.

### **Definitions**

*Amortizing loan* – A loan with a repayment method where the amount borrowed is repaid gradually through regular monthly payments of principal and interest over the term of the loan. In down-payment assistance loans, the initial payment maybe deferred for up to three years and would then be repaid based on an amortization schedule.

*Forgivable loans* - A forgivable loan is designed to enhance affordability and is forgiven when a specific series of requirements are met. These requirements are based on HOME program affordability period; the loan is forgiven at the end of the period of affordability. The period of affordability is based on the amount of HOME assistance provided pursuant to CFR 24 Part 92.254.

*Net sale proceeds* - The amount of money a homeowner takes away from selling their home is called the seller's net sale proceeds. Net sale proceeds are calculated by taking the gross sale price of a home and subtracting the following costs: (1) balance of all outstanding mortgages and additional liens on the property, (2) commission to the seller's & buyer's agent, (3) any transfer fees, and (4) any additional closing costs owed by the seller (buyers and sellers can sometimes negotiate over who pays which fees).

### **Recapture Policy [24 CFR 92.254(a)(5)(ii)]**

The City's Homebuyer Assistance Program assists homebuyers through direct down payment, closing costs, principal buy down assistance and/or a reduction of the sales price below the market value (as verified with appraisal) to make the unit affordable. In accordance with the applicable homebuyer recapture/resale provision as outlined in 24 CFR Part 92.254(a)(5), the City will apply the following recapture provisions for HOME-assistance used to provide direct subsidies to income eligible homebuyers. Homebuyers will satisfy the affordability period if they remain in their home for the full required period of affordability as determined by the amount of assistance received (five to fifteen years). The actual required period of affordability will be based on the total amount of the direct HOME assistance provided, as noted below. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS (See: §92.2, Definitions, "Project Completion") and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer's file.

HOME Program Assistance Amount	Minimum Required Affordability Period
Under \$15,000	5 years
\$15,000 – \$40,000	10 years
Over \$40,000	15 years

Source: 24 CFR 92.254

The city's recapture provisions are summarized below:

1. A HOME Recapture Agreement between the original homebuyer and the City must be signed prior to purchase to document the amount of HOME subsidy, the period of affordability restrictions and homebuyer responsibilities.
2. The new purchaser must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability.
3. A Deed of Trust and Promissory Note will be executed and recorded by the City. It must include the number of years for Period of Affordability, the amount of HOME subsidy it used for the Homebuyer, and the terms of occupancy required as their principal residence.
4. Recapture is triggered in the event that the house is sold or occupied by other than the new purchaser during the period of affordability. Non-compliance with the residency requirement will require the immediate payback of outstanding HOME funds not repaid or forgiven.
5. Pre-payment of the HOME Investment loan does not terminate the Period of Affordability. The owner will be required to complete the Period of Affordability as their principal residence. The exception to this is the sale of the residence or foreclosure.
6. For a paying loan, the recapture amount shall be the balance of funds owed on the loan. For a deferred/forgivable loan, the recapture amount will be determined on a pro-rated basis based on the period of affordability, times the number of each remaining (partial and full) years left in that period.

Under Recapture, the homebuyer(s) may sell to any willing buyer at any price during the affordability period; however, a portion of the net sales proceeds from the sale, if any, will be returned to the City as program income to be used for other eligible HOME activities. If the home is **SOLD** prior to the end of the affordability period, the portion of net sales proceeds returned to the City is equal to the amount of HOME funds invested in the property less the amount paid back or forgiven to that point. The amount of a paying loan satisfied will be based on the loan's remaining balance. If it's a forgivable loan, the amount forgiven will be based on the period that the residence was occupied by the homebuyer(s) as the principal residence according to the following chart:

Affordability Period	% Forgiven Per Month
5 years	1.67%
10 years	0.83%
15 years	0.56%

In instances where the home has been rented or leased, refinanced, or the initial homebuyer(s) is/are no longer physically occupying the property as the principal residence, the total amount of the HOME assistance provided shall be immediately due and payable to the City.

Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City, will be returned to the homebuyer(s). In the event of a sale, short sale, or foreclosure, the amount recaptured will be limited to the amount of "net sales proceeds" available at the time of such occurrence.

If there are insufficient funds remaining from the sale of the property and the City recaptures less than or none of the recapture amount due, the City shall maintain documentation in each individual file that provides the amount of the sale and the distribution of the funds. This documentation will verify that:

- a. There were no net sales proceeds; or,
- b. The amount of the net sales proceeds was insufficient to cover the full amount due; **and** that
- c. No proceeds were distributed to the homebuyer.

HOME funds recaptured by Community Housing Development Organizations (CHDOs), on behalf of the City, will not be considered as CHDO proceeds but shall be used by the CHDO's to provide affordable housing for the City of High Point. Not more than 10 percent of recaptured funds may be used for CHDO administration. Recaptured HOME funds provided by an agency other than a CHDO will be recaptured by the City of High Point to be used for eligible HOME activities in accordance with requirements of HOME statute and regulations in the same manner as program income. Not more than 10 percent of the recaptured funds may be used by the City for administrative or planning costs.

During the period of affordability, a homebuyer will not be permitted to refinance the property without the approval of the City. Generally, subordination will not be allowed unless the primary purpose of the loan is for housing repairs, bill consolidation or for a lower interest rate.

#### **Resale Policy [24 CFR 92.254(a)(5)(i)]**

The Resale deed restriction will be utilized only for HOME-assisted units which:

- a. do not receive, either from the PJ or other entity with HOME funds, direct down payment, closing cost, principal buy-down assistance, or a reduction of the sales price to make the unit(s) affordable, or
- b. the City has elected to apply the "Resale Provisions" instead of the "Recapture Provisions" to maintain affordable units in the community.

The Resale Provision ensures that a HOME-assisted property remains affordable during the entire affordability period. The affordability period is based on the amount of HOME funds invested in the unit to include the total development subsidy that is either left in the project at closing OR repaid to the City by the first mortgage lender at closing to assure the unit is affordable to a household at or below 80% of AMI for High Point as determined by HUD. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS (See: §92.2, Definitions, "Project Completion") and as documented by the fully executed HUD-1, a copy of which has been placed in each homebuyer's file.

In the case of HOME-assisted units in multi-family projects, a deed restriction shall be executed to ensure that HOME regulations are followed during the affordability period (e.g., the minimum number of HOME-assisted units remain the same, number of units leased to 50% AMI beneficiaries, etc.).

For single-family dwellings, the Resale Provision goes into effect when the home is sold during the affordability period. At the time of sale, the following provisions will be in effect:

- A. In instances where the home has been rented or leased, refinanced, or the initial homebuyer(s) is/are no longer physically occupying the property as the principal residence, the total amount of the HOME assistance provided shall be immediately due and payable to the City.

- B. If the property does not meet the affordability requirements for the compliance period, the entire amount of the HOME Investment must be repaid to the PJ's HOME Treasury Account. (See: 24 CFR 92.504(b)(1); and HOMEfires – Vol. 5 No.2, June 2003).

Resale Provisions require the initial homebuyer(s) (and/or subsequent homebuyers of the home was previously sold during the required period of affordability) to sell the home to a low-income family and at an affordable price as defined below:

- A. A low-income family is defined as a family whose total household income from all sources at the time of purchase from the initial (or subsequent) homebuyer(s) does not exceed 80% of area median income, adjusted for household size as defined by HUD under Part 5 income definition that is applicable at the time of closing.

The contract for sale of the home shall include a provision requiring the family acquiring the home to be income-eligible as qualified by the City prior to acquiring the property.

- B. The initial homebuyer(s) (seller – or if applicable a subsequent homebuyer(s)) shall list the property at or below the City's determined affordable sales price.

The affordable sales price of the HOME-assisted property shall be determined by the City as follows:

1. The City shall determine 80% of area median income (AMI) based on the current HUD guidelines for each family size.
2. The applicable AMI shall be multiplied by thirty percent (30%) to determine the annual housing expense (HE) and divided by twelve (12) to determine the monthly HE.
3. The mortgage interest rate shall be the average fixed-rate for a thirty (30) year mortgage as published by the Federal Housing Administration (FHA) at the time the above determination is being made.
4. The term used for the above calculation shall be thirty (30) years.
5. The present value of an affordable mortgage shall be calculated utilizing the monthly HE, the determined interest rate, and the term.
6. The affordable sales price shall be determined by the greater of:
  - a. The Section 203(b) mortgage limits for the area that was established as of February, 2008 [See HUD's January, 2009 HOMEfires Vol. 10 No. 1]; or
  - b. As estimated by HUD.

*The City is the sole determiner of the final offering price for the unit*

- C. The initial homebuyer(s) and, if applicable, any subsequent homebuyer(s) [sellers], must list the property at or below the PJ's determined affordable sales price.
- D. Fair Return and Appreciated Value [24 CFR 92.254(a)(5)(i)]:
1. The determination of "Fair Return" shall be the sum of:
    - a. Downpayment and closing costs paid from the initial homebuyer's cash at purchase
    - b. Initial homebuyer's (seller's) closing costs at sale
    - c. Principal payments only made by the initial homebuyer(s) in excess of the amount required by the mortgage
    - d. Documented capital improvements in excess of \$5,000 within three (3) years of the date of determination of "Fair Return".
  2. Fair Return is paid to the initial homebuyer(s) at sale once the first mortgage debt is paid and all other conditions to the initial written agreement are met.
  3. In the event there are no funds for Fair Return, then Fair Return does not exist.
  4. In the event there are partial funds for Fair Return, then Fair Return shall remain in force.
- E. Appreciated Value is:
1. The Affordable Sales Price Less the First Mortgage Debt Less Fair Return...
  2. Equals Appreciated Value
    - a. If Appreciated Value is zero or less than zero, then no Appreciated Value exists
    - b. Appreciated Value is shared with the initial homebuyer(s) based on the City's initial investment of HOME funds as follows:
      - i. The initial homebuyer's out of pocket investment of down payment and closing costs divided by the City's HOME investment equals the percentage of Appreciated Value that shall be paid to the initial homebuyer(s)
      - ii. The balance of Appreciated Value remaining shall be paid to the City.
- F. All of the above requirements will be included and described in the subordinate Deed of Trust that will be filed in the land records of the Guilford County Register of Deed's Office by the CHDO or the City, as applicable.
- G. The City reserves the right to end the affordability period upon the occurrence of, but not limited to, any of the following events: foreclosure; deed or transfer in lieu of foreclosure; or assignment of an FHA-insured mortgage to the U. S. Department of Housing and Urban Development (HUD).
- H. The CHDO or the City may use purchase options, rights of first refusal or other pre-emptive rights to purchase the housing before foreclosure to preserve affordability. If any of the aforementioned actions are taken, subsequent sale to a HOME income-qualified low-income homebuyer is required. All of the City's original HOME terms and conditions must be reinstated, in writing, and the remaining term of the required period of affordability remains in effect. A new



Written Agreement, Promissory Note, and Deed of Trust shall be executed by all applicable parties and recorded in the land records of Guilford County. A copy of all documents, which includes evidence that they have been properly recorded, shall be maintained in the file.

- I. If the City provides additional HOME assistance to the new homebuyer(s), (e.g., a direct subsidy (as defined above)), the City shall reinstate the remaining term of the initial required period of affordability AND add to that term, the new required period of affordability based on the amount of the *direct subsidy* provided to the new homebuyer(s). The additional HOME investment must be treated as an amendment to the original project. Consequently, the additional HOME investment may result in an extension of the original period of affordability. (See: Notice CPD 12-003, January, 2012, page 17, f. Investment of Additional HOME Funds)

## II. Affirmative Marketing Policy

### Overview:

The U.S. Department of Housing and Urban Development (HUD) requires each HOME participating jurisdiction (PJ) to adopt affirmative marketing procedures and requirements for any housing with five or more HOME-assisted units. Additionally, Community Development Block Grant (CDBG) recipients are required to certify that they will affirmatively further fair housing. The City Of High Point's, Community Development and Housing Department, and project owners must adopt affirmative marketing procedures and requirements for any housing with five or more Home-assisted units. Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities.

In accordance with CDBG and HOME regulations and in furtherance of the City of High Point's commitment to non-discrimination and equal opportunity in housing, the City of High Point has established procedures to affirmatively market units acquired, rehabilitated, constructed or otherwise assisted under the CDBG and/or HOME Programs. The City of High Point is committed to the goals of non-Discrimination and equal access. In addition, the City of High Point is committed to the goals of increasing the housing opportunities of those with limited English proficiency, low-income residents and under-represented ethnic and racial groups. These goals will be reached through the implementation of the City's Affirmative Marketing Policy. The implementation of this policy should result in a diverse tenant population in assisted affordable housing developments, with a representation of ethnic and racial groups which is consistent with their representation in the City.

An Affirmative Fair Housing Marketing Plan (see attachment A) is a marketing strategy designed to attract renters and buyers of all majority and minority groups, regardless of sex, handicap and familial status to assisted rental units and sales of dwellings that are being marketed. The City of High Point, Community Development and Housing Department, and project owners must adopt affirmative marketing procedures and requirements for any housing with five or more HOME-assisted units. The Affirmative Marketing Policy is designed to promote a condition in which persons of similar income levels in the same housing market area have available to them a like range of choices in housing, regardless to race, color, religion, familial status, handicap, sex, or national origin. These procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968, Executive

Order 11063, the State Fair Housing Act (North Carolina General Statutes Chapter 41A), and the City of High Point's local Code of Ordinances (Title 4, Chapter 3, Article A).

Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons from racial, ethnic, and gender groups in the market area to available housing. The following Affirmative Marketing Policy describes procedures the City of High Point will adopt and implement.

## **AFFIRMATIVE MARKETING POLICY**

### **1. Applicability.**

1.1. The Affirmative Marketing Policy applies to all programs of the City of High Point's ("City's") partners, sub-recipients and sub-grantees ("Affordable Housing Partners") which utilize HOME, CDBG or other Federal funds ("collectively referred to as Federal funds").

1.2. The affirmative marketing policy does not apply to Section 8 tenant-based rental housing assistance or to families with tenant-based rental assistance provided with Federal funds.

### **2. Purpose:**

2.1. Affirmative Marketing shall consist of actions to provide information and otherwise attract eligible persons in the city limits of High Point to Federally funded housing without regard to race, color, national origin, sex, religion, familial status or disability; and

2.2. Affirmative Marketing shall consist of actions that welcome, encourage and support the response and active participation of qualified firms owned by minorities and/or women.

2.3. Affirmative Marketing shall consist of actions that identify specific populations that are the least likely to apply without special outreach and shall tailor affirmative marketing efforts to the identified populations.

### **3. Objective:**

3.1. The objective of the Affordable Housing Partners Affirmative Marketing Policy is to insure that housing and contracting utilizing HOME funds reflects and encourages the diversity of our community.

### **4. The Affordable Housing Partners shall:**

4.1. In a prominent place, display the Equal Housing Opportunity logo.

4.2. In a prominent place, display at least one Fair Housing Poster.

### **5. Every advertisement to sell or rent housing supported with HOME funds shall contain:**

5.1. The Equal Housing Opportunity logo; or the following statement:

5.1.1. Equal Opportunity Housing. This housing is offered without regard to race, color, national origin, sex, religion, familial status or disability.

6. Every solicitation, solicitation for bids, request for proposals, or request for qualifications (collectively "solicitations") issued by the Affordable Housing Partners shall contain the following statement:

6.1. (Name of Organization) welcomes, encourages and supports the response and active participation of qualified firms owned by minorities and/or women.

7. In setting evaluative criteria for responses to solicitations by the Affordable Housing Partners, Affordable Housing Partner shall provide a defined evaluative bonus

to qualified firms owned by minorities and/or women.

8. Affirmative Marketing Outreach

8.1. The Affordable Housing Partner shall advertise the sale or availability of rental housing in at least two outlets or venues, which may include:

8.1.1. Postings at:

8.1.1.1. Public Housing Authorities;

8.1.1.2. Community Centers;

8.1.1.3. Neighborhood Centers;

8.1.1.4. Public Libraries

8.1.1.5. Community Bulletin Boards;

8.1.1.6. Local businesses;

8.1.1.7. Websites; or

8.1.1.8. Community newsletters

8.1.2. Paid advertisements in or on:

8.1.2.1. Newspapers

8.1.2.2. Radio

8.1.2.3. Television

8.1.2.4. Appropriate internet sites

8.2. The Affordable Housing Partner shall advertise every solicitation in at least two outlets or venues, which may include:

8.2.1. Postings at:

8.2.1.1. Public Housing Authorities;

8.2.1.2. Community Centers;

8.2.1.3. Neighborhood Centers;

8.2.1.4. Public Libraries

8.2.1.5. Community Bulletin Boards;

8.2.1.6. Local businesses;

8.2.1.7. Web sites; or

8.2.1.8. Community newsletters

8.2.1.8.1. Paid advertisements in or on:

8.2.1.9. Newspapers

8.2.1.10. Radio

8.2.1.11. Television

8.2.1.12. Appropriate internet sites

8.3. Affordable Housing Partner shall maintain a file of all advertisements and solicitations required under this section, and shall provide to the City, at contract close, or at the annual contract anniversary date, a copy of all advertisements and solicitations.

8.4. Affordable Housing Partner shall provide to the City, at contract close, or at the annual contract anniversary date, the following data on the results of advertisements for the sale or rental of HOME assisted housing:

8.4.1. Number of written applications received as a result of advertisements.

8.4.2. A breakdown of the familial composition of applicants, including:

8.4.2.1. Ethnicity

8.4.2.2. Sex

8.4.2.3. Age group

8.4.2.3.1. Under 18 years of age

8.4.2.3.2. Over 18 years of age

8.4.2.4. Disability

8.4.3. A breakdown of the familial composition of successful applicants, including:

8.4.3.1. Ethnicity

8.4.3.2. Sex

8.4.3.3. Age group

8.4.3.3.1. Under 18 years of age

8.4.3.3.2. Over 18 years of age

8.4.3.4. Disability

8.5. Affordable Housing Partner shall provide to the City, at contract close, or at the annual contract anniversary date, the following data on the results of solicitations for goods or services for any program or development which utilized HOME funds:

8.5.1. Number of responses to solicitations.

8.5.2. Number of responses that were qualified minority or women owned firms.

8.5.3. Number of awards to qualified minority or women owned firms.

## 9. Annual Review and Evaluation

9.1. Each year, between October 31st and December 31st, the Affordable Housing Partner shall establish quantifiable objectives in affirmative marketing for the coming year.

9.2. Each year, between October 31st and December 31st, the Affordable Housing Partner shall complete a performance and compliance review of the results of the Affirmative Marketing Policy.

9.2.1. The compliance review shall include a review of all advertisements and solicitations data collected.

9.2.2. The compliance review shall include a review of affirmative marketing results against the quantifiable objectives established.

## 10. The Affirmative Marketing Policy will be:

10.1. Updated as needed based Chapter 24, Catalogue of Federal Regulations, Section 92.351 (24 CFR 92.351)

10.2. Adopted by the Board of Directors of each Affordable Housing Partner as reflected in each organization's board meeting minutes.

- 10.3. And shall be formally reviewed every year as required by 24 CFR 92.351 and defined in Section 9 herein.
11. This Affirmative Marketing Policy shall be included by reference in the following documents:
- 11.1. All Solicitations to Bid, Request for Proposals, or Requests for Qualifications involving Federal funds;
- 11.2. All program manuals for programs that utilize federal funds.

DRAFT

## Citizen Comments

1. Can a working couple making minimum wage be eligible to participate in CD&H Programs according to the Income guidelines?
2. What is the difference between Harmony House, Mary's House and Domestic Violence Shelter?
3. What were the accomplishments of the Construction Partnership Program?
4. Were participants of the Construction Partnership Program hired by contractors?
5. Is the development company (Unity Builders) still working on the houses on Southside (Phase I)?
6. How does the CD&H Department determine which neighborhoods will be considered for improvement?
7. How does leveraging work? (asked during LIHTC discussion)
8. When is something going to be done with the abandoned church located at 608 James Road? There is an elementary school located directly across the street. People have been known to live in the building. The HPPD has done a good job in looking around the building, but there is a fear that one day a child may wander into the abandoned building and encounter strangers.
9. I would like the City to provide \$7,500 (\$300 per Neighborhood group) to assist with National Night Out.



What are things we need to be doing?

1. High Point has the best, most organized neighborhood groups and CD&H Department I have ever worked with.
2. The police department actively works with the neighborhoods and does an excellent job.
3. The police need to be more responsive to the community in the Amos Street area. Especially when they ride by and see groups of guys doing suspect activity.
4. How do we get lights in the park on Pershing Street?
5. What is the relationship between CD&H and the Housing Authority of the City of High Point?
6. Can the Housing Authority do something about tenants (kids) damaging homeowner's property in the Southside neighborhood?